

Application to increase insurance cover due to a life event

LEA - Local Government & Associated Industries



right by your side

Brighter Super's Life Event cover option for the Local Government and Associated Industries makes it simple for you to apply to increase your cover without having to give detailed information about your health or answer lengthy questionnaires.

You may only apply and be accepted for an increase in cover for one Specific Life Event in any 12 month period with a maximum of two accepted Life Events Applications during your membership in the Fund.

To increase your existing cover, you must:

- be under 60 years of age at the time you experienced the life event.
- apply within 90 days of the event or within 90 days of the day we send your annual member statement (as long as the event was within the last 12 months).
- only apply to increase the existing cover you already hold with Brighter Super.
- apply for a life event that happened after your cover started.
- not eligible, have not received or be applying for a total and permanent disablement type benefit, a permanent or temporary incapacity benefit, terminal illness benefit or an income protection benefit from workers' compensation, any superannuation fund or life insurance policy.
- not have previously fixed your insurance to a dollar amount.
- not have previously had cover declined by us (Zurich).
- your total Death and TPD cover or Income Protection cover cannot exceed the applicable maximum benefit limit.

Personal Details Brighter Super respects your privacy. All personal information collected is protected in line with Brighter Super's Privacy policy.

Member number	Title	Given name/s		
Surname	Date of birth / /		Gender	
Email ¹	Phone number			
Residential address				
Suburb/town		State	Postcode	
Postal address (if different to above)		State	Postcode	

¹ The email address you provide may be used to send information of a sensitive and personal nature.

Important information

Insurance cover is provided by Zurich Australia Limited (Zurich) ABN 92 000 010 195 AFSL 232510 and subject to terms and conditions of the insurance policy issued by Zurich to Brighter Super.

Before deciding to replace any existing cover, you should compare and consider the policy terms and conditions to work out if the insurance cover is right for you. For full details of the conditions applying to life events insurance cover increases, please refer to the *Brighter Super Product Disclosure Statement (PDS)* and the *Insurance guide - Local Government and Associated Industries*. Please visit our website brightersuper.com.au for a copy.

Privacy and personal information

Brighter Super respects your privacy. All personal information collected on this form is protected in line with *Brighter Super's Privacy Policy*. To find out more about how we collect and manage your personal information, please refer to our *Privacy Policy* available from our website brightersuper.com.au.

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This document has been prepared and issued by LGIA Super Trustee (ABN 94 085 088 484 AFS Licence No. 230511) (Trustee) as trustee for LGIA Super (ABN 23 053 121 564) (Fund), trading as Brighter Super. Brighter Super may refer to the Trustee or LGIA Super as the context requires. Brighter Super products are issued by the Trustee on behalf of Brighter Super.



ZURICH

Zurich Australia Limited (Zurich)
ABN 92 000 010 195 AFSL 232510

1 The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into. To meet this duty, each person whose life is to be insured must also take reasonable care not to make such a misrepresentation.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

Not meeting your legal duty can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

About this application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can provide cover, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about personal circumstances, such as health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance of each life to be insured. The information given to us in response to our questions is vital to our decision.

When you apply for insurance benefits through a superannuation fund or ask to extend or make changes to existing insurance benefits, the fund trustee passes on your personal information to us. You also therefore need to take reasonable care not to make a misrepresentation when providing this information to the fund trustee.

Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you and each person who answered our questions would now answer differently. It could save time if you let us know about any changes as and when they happen. This is because any changes might require further assessment or investigation.

Guidance for answering our questions

You are responsible for the information provided to us. Each person answering our questions should:

- think carefully about each question before answering. If you are unsure of the meaning of any question, please ask us before you respond
- answer every question
- answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it. Please don't assume we will ask others such as your doctor
- review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections).

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please tell us immediately and we'll let you know whether it has any impact on the cover.

Telephone contact

After you submit your application, we may contact you by phone to collect any information missing from your application. The information you provide will be recorded and used in the assessment of your application for insurance cover. The need for you to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into also applies during any phone contact with us.

If you need help

It's important that you and every person answering our questions understands this information and the questions we ask. Ask us or your adviser for help if you have difficulty answering our questions or understanding the application process. If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help and can provide additional support for anyone who might need it. You can have a support person you trust with you.

What can we do if the duty is not met?

If you do not take reasonable care not to make a misrepresentation, there are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). They are intended to put us in the position we would have been in if the duty had been met.

For example, we may do one of the following:

- avoid the cover (treat it as if it never existed)
- vary the amount of the cover
- vary the terms of the cover.

Whether we can exercise one of these remedies depends on a number of factors, including all of the following:

- whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was
- what we would have done if the duty had been met – for example, whether we would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent
- in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we will explain our reasons, how to respond and provide further information, and what you can do if you disagree.

2 Additional cover requested

You should assess your insurance needs and be aware that **any increases will be added to your existing insurance cover**. The new level of cover will take effect from the date your application is accepted and will be subject to the same terms and conditions that applies to your current cover.

Death & TPD or Death only cover

2 additional units of Death & TPD cover OR 2 additional units of Death only cover

Income Protection cover

\$, per month

My salary¹ per fortnight month year \$, ,

The amount of additional Income Protection cover you nominate cannot exceed \$2,000 per month and the same Waiting Period and Benefit Period will apply.

It is important to ensure you don't apply for more cover than you need. The total monthly benefit payable is subject to a maximum of \$30,000 per month or 75% of your Pre-Disability Salary, whichever is lower.

3 Your life event

Please tick (✓) the life event you are applying for and return the required evidence with this form.

I have experienced this life event...	It happened on...	I have enclosed this documentation as proof:
<input type="checkbox"/> Marriage or start of a de facto relationship	/ /	A certified copy of the marriage certificate or statutory declaration (in the case of a de facto relationship).
<input type="checkbox"/> Divorce or ending of a de facto relationship	/ /	A certified copy of the divorce orders (Decree absolute) or a statutory declaration for a de facto relationship.
<input type="checkbox"/> You or your spouse or de facto partner have given birth or adopted a child	/ /	A certified copy of the birth certificate or adoption documentation naming you as the parent.
<input type="checkbox"/> You took out a mortgage on your principal place or increasing a mortgage on your principal place of residence by at least \$100,000	/ /	Written documentation from your mortgage lender that shows: - the amount and effective date of the mortgage, or - the amount of the mortgage immediately before the increase, the effective date of the increase and the current level of the increased mortgage.
<input type="checkbox"/> Suffer the death of your spouse or de facto partner	/ /	A certified copy of the death certificate and in the case of a de facto relationship a statutory declaration confirming the relationship.

I have experienced this life event...	It happened on...	I have enclosed this documentation as proof:
<input type="checkbox"/> A dependent child attending primary or secondary school for the first time	/ /	A certified copy of a letter of the enrollment details which confirm the name of the student and whether the child is starting primary (Kindergarten) or secondary school (Year 7).
<input type="checkbox"/> First becoming eligible for a Centrelink carer's allowance	/ /	A certified copy of the notification letter from Centrelink which confirms the date you became eligible for a carer's allowance.
<input type="checkbox"/> 10 years of continuous membership	/ /	No evidence required. We will confirm your eligibility.
<input type="checkbox"/> Milestone birthday (30, 35, 40, 45 or 50)	/ /	A certified copy of your birth certificate, drivers' licence or passport.
<input type="checkbox"/> Salary ¹ increase as a result of a promotion, salary package review or commencing employment with a new employer. This will increase Income Protection cover only.	/ /	Written documentation that shows your salary such as an employment contract, a letter of offer or payslip.

¹Salary includes packaged items. It excludes mandatory superannuation contributions, bonuses, commissions, temporary additions to base payments and unearned income such as investment or interest earnings.

4 Supporting evidence

As at the date of signing this application I confirm:

- I have attached evidence of the event by providing a certified copy of the supporting documentation outlined above (where required) and am making this application within 90 days of the event occurring or within 90 days after the date of the next annual member statement received by me immediately after the occurrence of the Specific Life Event (provided the Specific Life Event occurred within 12 months of the date of the annual member statement).
- I am not eligible to be paid a benefit and I have not made, nor am I entitled to make a claim in relation to any life insurance policy, whether it is issued by the Insurer or any other insurer.
- I have never had an application for increased cover declined by the Insurer.
- I understand that if I am not "At Work", any additional cover provided to me under Life Events will be New Events until I have been "At Work" for 30 consecutive days after the cover under Life Events commences.

All supporting documentations must be copies of the original documents, sighted and certified by an acceptable person. For a complete list of who can certify your original documents download a copy of our *Proof of identity requirements info sheet* from brightersuper.com.au or call us on **1800 444 396**.

The certified copies must be noted as follows: 'I certify that I have sighted the original document and this is a true copy of it.' This certification must have the certifier's full name, title, registration number (where applicable) and be signed and dated.

5 Declaration

By submitting this application for insurance, I acknowledge that:

- I have read the duty to take reasonable care and understand that failure to comply with this duty can have serious consequences for my insurance cover under the *Insurance Contracts Act 1984 (Cth)*.
- The answers that I have provided to all questions in this application are true, correct and complete.
- I understand that my Life Events increase is subject to my application being accepted by Brighter Super or by the Insurer in accordance with the Policy guidelines.
- I understand that insurance cover through Brighter Super will be provided to me on the terms contained in Brighter Super's insurance policy for Local Government and Associated Industries as changed from time to time.
- I have read and understood Brighter Super's *Insurance guide - Local Government and Associated Industries*.
- I understand if I complete this form and I work in the Energy Industry or I am a Brighter Super Optimiser member my request will be invalid and I will need to complete the relevant form for my account.
- I consent to the collection, use and disclosure of my personal information in accordance with the Brighter Super *Privacy Policy* and the Zurich *Privacy Policy*.
- I understand that the additional cover will not become effective until my application is accepted in writing, provided my member account has adequate funds to meet the premium payable.
- I understand that information I provide in this application, along with any other statements made or evidence provided in connection with this application, will be used by Zurich to assess whether to accept my application and issue the increased amount of insurance.

Signature

Date signed

/ /

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

Now you have completed this form and signed the declaration, please send it to us by:

Preferred Method

Website (Secure file upload)
brightersuper.com.au/contact-us

Alternative Options

Email (scanned copy)
insurance@brightersuper.com.au

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