

Application for Life Event Cover

Please call us on **1300 362 415** if you require any assistance

Please complete this form using **CAPITAL LETTERS**

Insurance cover for death, total and permanent disability, terminal illness and income protection is provided to MTAA Super members who are accepted for cover under an insurance policy issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 230 096) (MetLife or the Insurer).

Duty of Disclosure – Important information before you begin this application

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure, MTAA Super may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form, it is important that you carefully read the Duty of Disclosure section at the end of this form which explains what you must disclose and the effect if you don't comply, with your duty of disclosure.

If you are currently insured for Death and/or Total and Permanent Disablement (TPD) cover, you can use this form to increase your cover if you have experienced one of the following life events:

- you get married
- you have a child or adopt a child
- you take out a mortgage to purchase or build the home that you intend to immediately reside
- you get divorced.

Please attach a certified photocopy of the relevant document/s outlined in Section E for the life event you are claiming.

Complete Sections A–D and return this form to us no more than 60 days after the life event occurred.

If you meet the conditions outlined above and the Insurer approves your application you will be advised of the amount of cover that will be offered as an increase. The additional life event cover will be on the same Work Scale as your current cover and will continue as unitted or fixed, unless you have applied to change it. As a general rule the increased sum insured on your existing Death or existing Death & TPD cover is limited to no more than the amount that would equate to 3 units on the General Scale at the time of your application.

This increase in cover cannot result in you holding more Death or TPD cover than your applicable Automatic Acceptance Limit (AAL). Please refer to the AAL table below.

Age next birthday	Death cover	TPD cover
16–55	\$600,000	\$300,000
56	\$227,040	\$113,520
57	\$198,000	\$99,000
58	\$174,240	\$87,120
59	\$158,400	\$79,200
60	\$140,400	\$70,200
61	\$132,000	\$66,000
62	\$124,080	\$62,040
63	\$116,400	\$58,200
64	\$105,600	\$52,800
65	\$97,680	\$48,840
66–70	Default cover	Default cover

Please note that Limited Cover applies for 24 months from the date your insurance cover is accepted. At the end of 24 months Limited Cover will continue if you are not actively employed for 30 consecutive days.

Please note your application will not be accepted if you have previously been accepted to increase your cover under this life event or any other life event within the last 12 months prior to the date of application.

Section D

Eligibility questions

1. Have you been unable to work due to illness or injury for a total of 4 weeks in the last 12 months because of illness or injury?
 Yes No
2. Have you been diagnosed with an illness that reduces your life expectancy to less than 3 years?
 Yes No
3. Have you ever made, or are you entitled to make, a claim through workers' compensation, sickness benefit, invalid pension or any insurance policy providing TPD cover, accident or illness cover for any injury or illness (lasting more than 4 weeks)?
 Yes No

If you have answered 'Yes' to any of these questions you are not eligible for Life Events cover, please complete an *Application for Additional Insurance Form* to increase your cover.

Section E

Attachments

This table shows the required documentation you need to attach to this application

Life event	Certified document required
Marriage	Marriage Certificate (if overseas Marriage certificate your marriage must be recognised as valid under Australian Law <i>Marriage Act 1961</i> (Cth)).
Birth of child	Birth Certificate
Adoption of child	Order effecting an adoption/entry of official public record of the adoption of the child.
New mortgage	All of the following documents <ul style="list-style-type: none">• Statement of loan• Stamped front page of contract of sale• Statutory declaration confirming the purchased property will be primary place of residence
Divorce	Divorce Decree Absolute

The above documents must be certified and the following persons are able to certify documents as true copies of the originals: legal practitioner, Justice of the Peace, magistrate, notary public, police officer, dentist, pharmacist, accountant, Member of Parliament, minister of religion and medical practitioner.

Section F

Your duty of disclosure

A person who enters into a life insurance contract in respect of their own life has a duty, before entering into the contract, to tell the Insurer anything that he or she knows, or could reasonably be expected to know, which may affect the Insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the Insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the Insurer anything that:

- reduces the risk the Insurer insures him or her for, or
- is common knowledge, or
- the Insurer knows or should know as an Insurer, or
- the Insurer waives his or her duty to tell them about.

Section F

Your duty of disclosure (continued)

If the person does not tell the Insurer something that he or she knows, or could reasonably be expected to know, this may affect the Insurer's decision to provide the insurance and on what terms, and may be treated by the Insurer as a failure by the person entering into the contract to tell the Insurer something that he or she must disclose to the Insurer.

If the person entering the contract does not tell the Insurer something

In exercising the following rights, the Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the Insurer may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the Insurer anything he or she is required to, and the Insurer would not have provided the insurance if he or she had disclosed the information, the Insurer may avoid the contract within 3 years of entering into it.

If the Insurer chooses not to avoid the contract, the Insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person had told the Insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the Insurer may only exercise this right within 3 years of entering into the contract.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time vary the contract in a way that places the Insurer in the same position the Insurer would have been in if the person had told the Insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

Declaration

I declare the following:

- I have read and understood the conditions of cover that include:
 - I must be able to answer 'No' to questions 1, 2 and 3 in Section D of this application to be eligible for Life Events Cover.
 - I must provide documentary evidence of my Life Event.
 - I have read and understood the duty of disclosure and non-disclosure sections above and I have not withheld any information that might affect the Insurer's decision as to whether or not to accept my application for cover and on what terms.
 - I have read and understood the privacy information appearing in the *Member Product Disclosure Statement* and *Insurance Guide* and the MTAA Super *Privacy Policy* available at mtaasuper.com.au/privacy and to MetLife's *Privacy Policy* available at metlife.com.au/privacy or otherwise provided, and consent to personal information being collected and used in accordance with these terms. I accept that the collection, use and disclosure of my personal information is necessary for the purpose of the administration and maintenance of insurance under MTAA Super's insurance policies.

Furthermore I acknowledge that:

- If I do not complete this application form correctly, or I do not sign and date the form, I will not be eligible to replace my existing cover with my current Insurer or fund within MTAA Super.
- My additional cover will not commence with MTAA Super until the Insurer has accepted my application.

Section F

Your duty of disclosure
(continued)

- MTAA Super and the Insurer may make inquiries to verify the answers I have provided. These inquiries can be made at any time including when MTAA Super and the Insurer are considering this application or at the time of any claim that I may make.
- Should it become apparent to MTAA Super or the Insurer that I have not fulfilled the requirements in Section D, any insured benefit payable to me or my estate from MTAA Super might, as a consequence of my failure to abide by the conditions, be reduced. However, this will not affect the payment of benefits under any insurance cover I had with MTAA Super before my application form was accepted.

Member signature

Date

Please return the completed, signed and dated form to:

**MTAA Super
Locked Bag 5134
Parramatta NSW 2124**

A representative of MetLife Insurance Limited may contact you in regards to your application.



Email contact@mtaasuper.com.au

Postal address Locked Bag 5134, Parramatta NSW 2124

Trustee Motor Trades Association of Australia Superannuation Fund Pty. Limited
ABN 14 008 650 628 AFSL 238 718

Fund MTAA Superannuation Fund ABN 74 559 365 913

mtaasuper.com.au

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