

Application to Change Your Work Scale

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

Please complete this form using CAPITAL LETTERS

If you wish to apply to change your existing MTAA Super insurance cover from general to either non-manual or professional cover as well as apply for additional insurance cover, you must complete the *Application for Additional Insurance* form. If however, you simply wish to change your existing MTAA Super insurance cover from general to non-manual or professional cover, please complete all the sections in this form.

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.

Section A

Member details

MTAA Super member number (if known)

Given name/s

Family name

Date of birth

Mr Mrs Ms Miss Other

Street address

Suburb

State

Postcode

Telephone (business hours)

Mobile

Email

Your MTAA Super employer (if applicable)

Section B

Eligibility to change your work scale

Eligibility for non-manual cover

In order to qualify for the non-manual benefits scale, (if you have unitised cover), for your Death-only and Death plus TPD cover, and for non-manual fees for fixed cover and Income Protection cover (if applicable), you must be employed and be able to perform all your normal work duties and work your normal hours without restriction due to injury or illness.

You must also confirm, by your answers to questions 1, 2 and 3 below, that you either work entirely in an office environment, or if you do not, that you do not perform any duties of a manual nature, that you do not work in a hazardous environment and that you do not spend more than 20% of your working time outside of an office environment.

Section B

Eligibility to change your work scale (continued)

If you have Income Protection cover, you must also confirm that you are working at least 15 hours a week on average.

1. Are your occupational duties of a clerical, administrative, management or professional nature and undertaken entirely within an office environment (excluding travel time between offices)?

Yes No

2. Do you perform any work duties of a manual nature or work within a hazardous environment? Examples of hazardous environments include work in a mechanical workshop, work on a factory or warehouse floor, work on a construction or mining site, and chemical work in a laboratory.

Yes No

3. Do you spend more than 20% of your working time – for example over eight hours per week in a 40-hour week on average – outside an office environment?

Yes No

4. Have you been restricted in the last 30 days, due to illness or injury from carrying out the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis). Full-time basis is considered to be at least 35 hours per week.

Yes No

If you have answered 'Yes' or 'No' to question 1, and 'No' to questions 2, 3 and 4 you are eligible for non-manual cover.

Eligibility for professional cover

In addition to the requirements set out for non-manual cover, please answer the following:

1. Do you hold a tertiary qualification relevant to your current occupation **or** are you a member of a professional body relevant to your current occupation **or** a member of your organisation's senior management team?

Yes No

2. Do you work 100% within an office environment and earn \$120,000 p.a or more?

Yes No

If you have answered 'Yes' to both of the above questions, you are eligible for professional cover. These questions relate to all work duties you perform as an employee for all of the employers you work for, or as a partner in a partnership or a sole trader.

- Eligibility for non-manual or professional cover is subject to acceptance by the Insurer.
- If accepted, all cover held with MTAA Super will be subject to the appropriate rate – non-manual or professional.
- If the Insurer rejects your application for non-manual or professional cover, you will be advised of the fee scales which apply to your cover with MTAA Super.

Section C

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.

Section C

Your duty of disclosure (continued)

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.

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.

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 three 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 fee 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 three 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 carefully considered the questions appearing in the section entitled 'Eligibility to change your work scale' and all answers provided are true and correct.
- I have told the Insurer everything I know that could affect their decision to accept my application.
- I have read the duty of disclosure and understand my obligations as outlined above.
- I have read and understood the privacy information appearing in the *MTAA Super 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.

[Section C](#)

Your duty of disclosure
(continued)

Furthermore I acknowledge that if I do not complete this application correctly, or I do not sign and date this form, my application will be invalid and will not be considered by the Insurer.

Member signature

Date

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This application must be received by MTAA Super within 30 days of the date on which you sign it.

Return the completed, signed and dated application 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
1300 362 415