

Life Events Application Form

Instructions for completing this form

- Please attach the required documents set out in Section 3
- You must complete each section of this form
- Please return the completed form along with the attachments to: legalsuper, Locked Bag 5081, Parramatta NSW 2124

Please use **BLOCK** letters and **BLACK** ink when completing this form.

Return this completed form to:

legalsuper
Locked Bag 5081
Parramatta NSW 2124
Phone: 1800 060 312
Fax: 1800 614 431

Email: mail@legalsuper.com.au

When to use this form

Life Events Cover allows you to increase your Death only cover or Death and Total and Permanent Disablement (TPD) cover without having to provide medical evidence when a specific life event occurs.

A specific life event is any of the following:

1. Marriage or the continuation of an interdependent relationship¹ for two years or more
2. Birth or adoption of a child
3. Child starting secondary school
4. Taking out or increasing a mortgage on a principal place of residence in excess of \$100,000

You can increase your cover under Life Events Cover by the following amounts:

- 1 unit of Death only or Death and TPD cover (as applicable) – if you have unitised cover; or
- 25% (subject to a maximum of \$200,000) of Death only or Death and TPD cover (as applicable) – if you have fixed-dollar cover.

You can only apply to increase your cover under Life Events Cover if:

- you are an existing member of legalsuper
- you currently hold Death only cover or Death and TPD cover
- you have not had a previous application for insurance declined by OnePath Life
- you are aged less than 55 years when the specific life event occurs
- you have not made or you are not entitled to make a claim in relation to your insurance cover (including Salary Continuance cover) through legalsuper
- you have not increased your cover under Life Events Cover in the previous 12 months
- you have not increased your cover under Life Events Cover on 3 previous occasions
- this application is made within 6 months (or 180 days) of the specific life event occurring
- the specific life event is marriage, you have not previously increased your cover under Life Events Cover because of marriage.

Please refer to the legalsuper Product Disclosure Statement (PDS) (available online at legalsuper.com.au) for full terms and conditions that apply to your application.

1. Two people have an interdependent relationship if:

- they have a close personal relationship
- they live together
- one or each of them provides the other with domestic support, personal care and financial support.

A person with a disability living in an institution may also qualify. Friends or flatmates just sharing accommodation or people providing care under employment contracts or on behalf of a government, charitable or benevolent organisation do not qualify.

Your duty of disclosure

You have a duty under the *Insurance Contracts Act 1984* (Cth) to disclose to the insurer every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate your insurance cover or apply for new cover. Your duty, however, does not require disclosure of a matter that:

- reduces the risk to be undertaken by the insurer
- is common knowledge
- the insurer knows or, in the ordinary course of the insurer's business, ought to know
- in which compliance with your duty of disclosure is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Your duty of disclosure continues until your application has been accepted by the insurer and confirmation is issued in writing.

1. Personal details

legalsuper Membership Number (if known)

Mr Mrs Ms Miss Dr Justice

Gender

Male Female

Surname

Given Names

Date of birth (dd/mm/yyyy)

Address (this cannot be a PO Box)

Town or Suburb

State Postcode

Work telephone number

Home telephone number

Mobile number

Email

I authorise OnePath Life's underwriting service representative to contact me by phone if further information is required.

I can be contacted during the following times:

Monday Tuesday Wednesday
 Thursday Friday Any business day

Between am/pm and am/pm

Please tick your preferred contact method:

home phone work phone mobile phone

2. Eligibility

Please tick the appropriate box.

a) I wish to apply for additional:

Death Only cover OR Death and TPD cover

b) I confirm that:

- in the event of marriage, I have not previously obtained more cover under Life Events Cover because of marriage. True False
- I have not made, nor am I entitled to make a claim in relation my insurance cover through legalsuper. True False

- as at the date of the specific life event, I was aged below 55 years. True False
- I have never had an application for cover declined by OnePath Life (formerly ING Life Limited). True False
- I have not increased my cover under Life Events Cover in the previous 12 months. True False
- I have not increased my cover under Life Events Cover on 3 previous occasions. True False

If you answered 'False' to any of the statements in Section 2, you cannot proceed with this application to obtain more cover. To find out how else you can apply for more cover, phone legalsuper on **1800 060 312**.

3. Life Event

Please select a life event by ticking the appropriate box:

Marriage
 Date of event:
 You must supply a copy of your marriage certificate.

Involvement in an interdependent relationship for 2 years or more
 Date of event:
 You must supply written proof of 2 year interdependent relationship that can take the form of:

- a copy of legal documents showing joint finances and commitment (e.g. lease, mortgage, property title, Will, power of attorney, joint bank account or utility bills in joint names); OR
- at least two statutory declarations² from other people who can confirm the nature of your relationship.

Birth of a child; OR
 Adoption of a child
 Date of event:
 You must supply:

- a copy of the birth certificate of your child; OR
- a copy of adoption papers confirming that you have adopted a child.

Child started secondary school
 Date of event:
 You must supply:

- a copy of letter of enrolment/admission from secondary school; AND
- a copy of the birth certificate or adoption papers of your child or adopted child.

Taken out a mortgage in excess of \$100,000 on principal residence; OR
 Increased mortgage on principal residence by more than \$100,000 (excludes re-draw and refinancing)
 Date of event:
 You must supply written confirmation from your mortgage provider(s) of EITHER:

- if a new mortgage - the amount and effective date of the mortgage; OR
- if an increased mortgage - the amount of the mortgage immediately preceding the increase, the effective date of the increase, and the current level of the increased mortgage.

2. The statutory declaration must be in accordance with the *Statutory Declarations Act 1959* (the Act) and the *Statutory Declarations Regulations 1993*.

4. Declaration and signature

I, whose signature appears below, declare that I:

- have read and understood the most recent version of legalsuper's Product Disclosure Statement(s) (available online at legalsuper.com.au).
- have read and understood all the questions in this application form, and all the answers I have provided in this application form are true and complete (including those not in my own handwriting).
- understand that all the information I have provided in this application form, along with any other statements made or evidence provided in connection with this application, will be used by OnePath Life to determine my application.
- understand that the increased amount of insurance I have applied for will not become effective until I am notified in writing that OnePath Life has accepted my application.
- am not eligible to make a claim under legalsuper's insurance policy with OnePath Life.
- understand that if this application is approved, my insurance cover will increase by either 1 unit (if I have unithised cover) or 25% (if I have fixed-dollar cover, subject to a maximum of \$200,000) of the amount of cover I had at the time of the specific life event.
- understand and accept that all the terms and conditions, including extra cost options or special conditions such as premium loading or exclusions, that currently apply to my existing cover will also apply to any increased cover.
- understand my duty of disclosure and the remedies available to OnePath Life if I fail to comply with my duty of disclosure under the *Insurance Contracts Act 1984* (Cth). I understand that my duty of disclosure continues after I have completed this application until I am notified in writing that my application has been accepted.
- acknowledge that if I do not complete this form correctly or I do not sign and date this Declaration, my application will not be considered by OnePath Life.
- authorise any person named in this application form to verify any aspect of it, and disclose any information that they may possess about me to OnePath Life in relation to my application.
- authorise the collection, use and disclosure of my personal information for the purposes of processing this application and the administration of legalsuper's insurance policy with OnePath Life, as outlined in OnePath Life's Privacy Statement (provided in Section 5). I understand that OnePath Life may not be able to process my application or administer the policy without this consent.

Member's signature

Date (dd/mm/yyyy)

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5. Privacy Statement

In this section 'we', 'us' and 'our' refers to OnePath Life and other members of the ANZ Group. 'You' and 'your' refers to policy owners and insured members.

We are committed to ensuring the confidentiality, security and privacy of your personal information. The OnePath Life Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepath.com.au.

We collect your personal information (including health information) to provide you with the products and services you request. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

In order to manage and administer the products and services requested by you, we may need to disclose your personal information to certain third parties, including:

- other members of the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- doctors, medical services or other organisations providing services in the collection, collation or assessment of personal information (including health information) for the purpose of underwriting or assessing your application or assessing any claims
- reinsurance organisations for the purpose of underwriting your application and assessing claims
- organisations performing administration or compliance functions in relation to the products and services
- organisations maintaining our information technology systems and providing information technology services
- authorised financial institutions such as banks, credit unions and building societies, providing account details as a mechanism for providing payments or receipt of payments
- organisations undertaking compliance reviews of our financial advisers or reviews of the accuracy and completeness of our information
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- the policy owner (where you are an insured member who is not the policy owner).

We will only disclose your personal information to these organisations to enable them to undertake specified management and administration services.

For life risk products, we collect health information with your consent. Your health information will only be disclosed to service providers, reinsurers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim. Your health information will not be disclosed by OnePath Life for any other purpose.

We may also disclose your personal information in circumstances where we are required to do so by law.

The *Family Law Act 1975* enables certain persons to request information about your interest in a superannuation fund. We may, if requested, be required to provide information about your interest in a superannuation fund to your spouse or a person who intends to enter into an agreement with you about splitting your superannuation interests in the event of separation of marriage. The request must be in a form prescribed by law. The law prevents us from telling you about any such request for information and from providing your address to a person requesting the information.

We will provide information relating to your financial product or investment to your financial adviser where you authorise them to receive such information on your behalf. You may change your financial adviser, appoint a financial adviser or decide that you do not want your financial adviser to access your information by notifying us in writing. Where you wish to authorise any other parties to receive information and/or undertake transactions, please notify us in writing.