

Change Your Insurance Arrangements



Use this form to advise Australian Catholic Superannuation of changes to your current insurance arrangements, including:

- Increasing your level of cover
- Reducing your current level of cover, or
- Cancelling your cover.

We will make changes only to the cover type(s) you have changed on this form.

Complete this form using a dark pen and capital letters or type directly into this form online, print it out and send it to us.

Ensure all appropriate boxes are marked with an (X). Once the form is completed, remember to sign and date it.

Return the signed form to us at:

Australian Catholic Superannuation & Retirement Fund
PO Box 656, Burwood NSW 1805

✉ PO Box 656, Burwood NSW 1805

☎ 1300 658 776

🌐 www.catholicsuper.com.au

🐦 @AskAusCathSuper

@ fundoffice@catholicsuper.com.au

i Before making a decision about your insurance cover, please read the Insurance section of Australian Catholic Superannuation's *Superannuation Product Disclosure Statement (PDS)* and the *Insurance: Superannuation fact sheet*. Obtain a copy by visiting catholicsuper.com.au or by calling us on **1300 658 776**.

i Important

If you are an Employer Sponsored member wishing to utilise the special offer to new members, refer to the *Special offer: Insurance application for new Employer members* form to confirm your eligibility before completing this form.

1 Choose what to change

You can choose to increase, reduce or cancel your Death, Death and Total and Permanent Disablement (TPD) or Temporary Salary Continuation (TSC) cover by choosing (X) the appropriate box:

I wish to:

Increase the current level of my Death only or Death and TPD cover.

▶ Complete sections 2, 3, 4, 9.

Reduce the current level of my Death only or Death and TPD cover.

▶ Complete sections 2, 3, 5, 9.

Cancel my insurance arrangements.

▶ Complete sections 2, 3, 6, 9.

You can choose to amend your Income Protection Insurance (TSC) cover by selecting (X) the box below:

Amend my Income Protection Insurance (TSC) cover.

▶ Complete sections 2, 3, 7, 9.

i Important

Client ID login allows you to access our service via the internet. Ask us about setting up this convenient service.

2 Your current details

Client ID

Account number

Date of birth

Male

Female

Title

Surname

Given names

Postal address

Suburb

State

Postcode

Mobile

Home telephone number

Email



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3 Choose your plan

I am an Employer member

OR

I am a Personal Plan member and my occupation is:

 Personal Plan members engaged in certain excluded occupations are not eligible to apply for insurance cover. For a list of excluded occupations, contact the Fund on **1300 658 776**.

Important

You may be required to submit a personal statement. See Section 8 for information

Take note

Your TPD cover cannot be higher than your Death cover

Take note

Your fixed-dollar cover must be in multiples of \$1,000

Important

If you want to increase your cover later, your application will be subject to assessment and acceptance by the Fund's Insurer.

4 Increase your cover

On becoming an Australian Catholic Superannuation member, if eligible, you will receive the following:

- Employer Sponsored members – three units of Death and TPD
- Personal Plan members – one unit of Death and TPD.

Any increases in cover will not take effect until your application has been accepted by the Fund's Insurer. You may be required to provide further medical evidence depending on the level of cover you choose.

Age-based UNITISED Death and TPD cover

I currently have the following number of units of cover:

Death Only cover

Death and TPD cover

units

units

I wish to increase my units of cover to:

Death Only cover

Death and TPD cover

units

units

FIXED DOLLAR Death and TPD cover

I currently have the following amount of cover:

Death Only cover

Death and TPD cover

\$

\$

I wish to increase my amount of cover to:

Death Only cover

Death and TPD cover

\$

\$

5 Reduce your cover

Employer Sponsored members automatically receive three units of Death and TPD cover.

Personal Plan members automatically receive one unit of Death and TPD cover.

You can reduce your unitised cover or your fixed dollar cover at any time. However, you cannot have a combination of unitised cover and fixed-dollar cover. Further details are available in the *Insurance: Superannuation fact sheet*.

Age-based UNITISED Death and TPD cover

I currently have the following number of units of cover:

Death Only cover

Death and TPD cover

units

units

I wish to decrease my units of cover to:

Death Only cover

Death and TPD cover

units

units

FIXED DOLLAR Death and TPD cover

I currently have the following amount of cover:

Death Only cover

Death and TPD cover

\$

\$

I wish to decrease my amount of cover to:

Death Only cover

Death and TPD cover

\$

\$



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i Important

If you want to reinstate your cover, your application will be subject to assessment and acceptance by the Fund's Insurer.

6 Cancelling your cover

You can choose to cancel your insurance cover at any time.

i If you cancel your insurance arrangement **within 60 days** of joining the Fund (new members), Australian Catholic Superannuation will cancel your cover from inception and refund any premiums we have deducted. See the *PDS* and *Insurance: Superannuation fact sheet* for further details.

Please mark (x) the relevant box

- I wish to opt out of both Death and Total and Permanent Disability (TPD) cover.
- I wish to retain my Death cover and opt out of TPD cover.
- I wish to retain my Death cover and opt out of TPD and Income Protection Insurance (TSC) cover.
- I wish to opt out of my Income Protection Insurance (TSC) and retain my Death and TPD cover.
- I wish to opt out of Death, TPD and Income Protection Insurance (TSC) cover.

i Important

You may be required to submit a personal statement. See Section 8 for information

7 Amend your Income Protection Insurance (TSC) cover

On becoming an Australian Catholic Superannuation member, if eligible, you will receive the following:

- Employer sponsored members – sufficient units to cover up to a maximum annual salary of \$240,000 (i.e. \$17,000 per month) or 1 unit to cover a maximum annual salary of \$15,000 (i.e. \$1,062.50 per month). See the *PDS* and *Insurance: Superannuation fact sheet* for further details.
- Personal members – will not automatically receive Income Protection Insurance (TSC) cover.

Any increases in cover will not take effect until your application has been accepted by the Fund's Insurer. You may be required to provide further medical evidence depending on the level of cover you choose.

Application for Income Protection Insurance (TSC) cover

I do not have Income Protection Insurance (TSC) cover and wish to apply for the following:

Amount of cover	Waiting Period	Benefit Payment Period
<input type="checkbox"/> <input type="checkbox"/> units	<input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days	<input type="checkbox"/> 2 years <input type="checkbox"/> 5 years <input type="checkbox"/> Up to age 65

I currently have Income Protection Insurance (TSC) cover and wish to amend my cover as follows:

<input type="checkbox"/> Increase my level of cover to:	<input type="checkbox"/> Reduce my level of cover to:
Amount of cover	Amount of cover
<input type="checkbox"/> <input type="checkbox"/> units	<input type="checkbox"/> <input type="checkbox"/> units
<input type="checkbox"/> Change my waiting period:	
Waiting Period	
<input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days	
<input type="checkbox"/> Change my benefit period:	
Benefit Payment Period	
<input type="checkbox"/> 2 years <input type="checkbox"/> 5 years <input type="checkbox"/> Up to age 65	

i If you are an Employer Sponsored member and you want to increase your level of Income Protection Insurance (TSC) cover due to a salary increase below \$240,000, you will need to complete the *Insurance application: Income Protection (TSC) cover – Change in salary form*.

i Important

1 unit of Income Protection Insurance (TSC) cover is equal to a salary of up to \$15,000

8 Provide a personal statement

The personal statement you need to complete is dependant on the type of cover you are applying for and the amount of cover you are requesting. You may be requested by the Fund's Insurer to provide further medical evidence or statements to assess your insurance application.

Personal statements are available from catholicsuper.com.au or call **1300 658 776** to request a copy.

Type of cover	Amount of cover	Statement to be provided
Death and TPD	Up to \$750,000	Short personal statement
	Greater than \$750,000	Full personal statement
Income Protection Insurance (TSC)	Up to \$17,000 per month	Short personal statement
	Greater than \$17,000 per month	Full personal statement



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! Take note

Don't forget to sign and date your form before sending it back to us.

9 Declaration

I understand that by signing this form I am authorising Australian Catholic Superannuation to amend my insurance cover as per my instructions. I acknowledge that:

- The answers that I have provided to all questions in this application are true and correct.
- I have read the Duty of Disclosure and understand the consequences available to OnePath Life if I fail to tell OnePath Life any matter relevant to its decision to provide insurance. I understand that the duty of disclosure continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- I consent to OnePath Life collecting, using, storing and disclosing my personal information (including health information) to assess and process my application, as well as to manage and administer my insurance in accordance with the ANZ Privacy Policy (It may be downloaded from onepath.com.au/privacy-policy or contact the Fund for a copy). The parties to whom OnePath Life may routinely disclose the information include: the policy owner and the policy owner's administration services provider; other ANZ group companies; any agent, contractor or service provider that helps OnePath Life/ANZ carry out its activities; and organisations that assist OnePath Life/ANZ to prevent unlawful activity. I understand that some of the recipients of this information may be located outside of Australia and may not be established in or do not carry on business in Australia. ANZ's Privacy Policy contains information about where these overseas recipients are located and also details: how I can access and correct my information; how I can raise concerns about privacy breaches; and how ANZ will deal with these matters.
- I have read and understood the Australian Catholic Superannuation and Retirement Fund's Privacy Statement. (Please see below.)
- I have read and understood the information contained in the *Superannuation Product Disclosure Statement* and the *Your insurance options* fact sheet available from catholicsuper.com.au. I understand that this information is general in nature and that I should seek professional advice in relation to my personal situation before amending my insurance cover.
- I understand that my insurance will not become effective until OnePath Life has accepted my application for insurance cover in writing.
- I understand that OnePath Life may require additional information or medical tests to enable assessment of my application and I authorise any medical practitioner or other health professional to release to OnePath Life or any other organisation appointed by OnePath Life any medical information needed in connection with my application.
- I understand that if I fail to attend any required medical appointments, my application may not be finalised and insurance cover may not be offered by OnePath Life.
- I understand that increased or changed insurance premiums will apply and will be deducted from my account.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in the Trustee's insurance policy with OnePath Life as changed from time to time.
- I understand 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.

Signature



Date

DD MM YYYY

PRIVACY STATEMENT: By signing this form you consent to Australian Catholic Superannuation and Retirement Fund collecting and using your personal information to manage your superannuation and to comply with relevant legislation. If you do not provide this information, we may not be able to accurately manage your superannuation. Your personal information may be disclosed to other parties, including the Trustee Board, the Fund's insurer and professional advisors, government bodies and the trustee of any other fund to which you transfer. To access your personal information or for a copy of our Privacy Policy, visit catholicsuper.com.au or phone **1300 658 776**.

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Important information

The Trustee of Australian Catholic Superannuation has taken out a contract of insurance with an insurer to provide the insurance benefits in the Fund. On becoming a member you are bound by the terms and conditions of this contract of insurance.

Duty of Disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell OnePath Life Limited (Insurer) anything that they know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms.

The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before they extend, vary or reinstate the contract.

The Trustee does not need to tell the Insurer anything that:

- reduces the risk the Insurer insures you for; or
- is of common knowledge; or
- the Insurer knows or should know as an insurer, or
- the Insurer waives your duty to tell the Insurer about.

In order for the Trustee to comply with the duty of disclosure, we require you, to tell us (Trustee) and the Insurer, anything you know, or could reasonably be expected to know, that may affect the Insurer's decision to insure you and on what terms.

If you do not tell the Trustee and Insurer something that you know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the Trustee entering into the contract to tell the Insurer something that we must tell the Insurer.

If you do 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 you do not tell the Insurer or Trustee anything you are required to, and the Insurer would not have provided the insurance or entered into the same contract with the Trustee if you had told the Insurer, 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 you had told the Insurer and the Trustee everything you should have. However, if the contract 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 it would have been in if you had told the Insurer and the Trustee everything you should have. However this right does not apply if the contract 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.

Contact us

Please sign and date this form and return it to us:



Australian Catholic Superannuation
and Retirement Fund
PO Box 656, Burwood NSW 1805



(02) 9715 0090

For more information contact our helpful staff:



1300 658 776



www.catholicsuper.com.au



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@AskAusCathSuper