

Suncorp Employee Superannuation Plan Confirmation of insurance arrangements after leaving employment form



Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 958 AFSL 237905 RSE L0002059

Issued 29 October 2011

Please use this form to confirm your insurance arrangements after leaving employment with the Suncorp Group or associated employer.

Complete this form if you would like to:

- Apply to reinstate your Income Protection cover and/or
- Would like to change your existing Death only or Death & Total and Permanent Disability (TPD) cover

You do not need to complete this form if you would like your existing Death only or Death & TPD cover to continue automatically as a fixed amount.

Tips to help you complete this form

- Use blue or black pen and CAPITAL letters
- Use a cross (X) to mark answer boxes
- Complete all sections of the form and sign and date on the last page
- Read the 'Your duty of disclosure' section

Any questions? If you'd like help completing this form, or if you have any questions, just call us on 1800 652 489

1. Personal details

Suncorp Employee Superannuation Plan account number

Title Single Married De-facto Gender: Male Female

Last name

Given name(s)

Date of birth [d | d] / [m | m] / [y | y | y | y]

Daytime phone number Mobile

Email

2. Insurance cover options

Please choose from the insurance cover options below.

Tick box	Current insurance arrangement	Insurance cover options
<input type="checkbox"/>	Death only cover	Death only cover fixed at \$200,000
<input type="checkbox"/>	Death & TPD cover	Death & TPD cover fixed at \$200,000
<input type="checkbox"/>	Death only cover	Death only cover fixed at \$_____ (must be less than your current sum insured)
<input type="checkbox"/>	Death & TPD cover	Death & TPD cover fixed at \$_____ (must be less than your current sum insured)
<input type="checkbox"/>	Income Protection cover	Reinstate my Income Protection cover

If you are applying to reinstate your Income Protection cover, please ensure you submit this application within 6 months of leaving your employer and complete sections 3 to 8 before completing the declaration and signing in section 9. If you are only making changes to your Death only or Death & TPD cover, please proceed straight to section 9.

Please note:

- Any increases to your Death only or Death & TPD cover up to the \$200,000 limit will be provided as 'Limited Cover' only
- If you have applied to have your Income Protection cover reinstated, and your application is accepted, your premiums for your Income Protection cover will be based on Suncorp Employee Superannuation Plan 'Individual rates', instead of any 'Standard rates' that may have applied
- If you had any exclusions or loadings on your insurance cover, these will still continue to apply

Your duty of disclosure

Please read this before completing the application

Before you enter into a contract of life insurance with an insurer, you've a duty, under the Insurance Contracts Act 1984, 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 the insurance and, if so, on what terms.

Your duty, however, doesn't require disclosure of a matter:

- That diminishes the risk to be undertaken by the insurer
- That's of common knowledge
- That your insurer knows, or in the ordinary course of their business, ought to know
- As to which compliance with your duty 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.

This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

3. Occupation details (must be completed)

1. Please list your present occupation and industry.

Occupation*

Industry

* A list of occupations can be found in the Suncorp Employee Superannuation Plan insurance premium rates guide available on our website

2. a. Describe all duties including the percentage of time spent on each.

Duties (eg, office, manual, site supervision, selling etc)	Percentage of time (%)

Location (eg, office, on site, at home, driving etc)	Percentage of time (%)

b. What date did you cease employment?

c. What date does your new position start?

d. Will you be gainfully employed on a permanent basis for 15 hours or more per week?Yes No

e. How many hours will you work per week in this occupation? hrs

f. How many weeks will you work per year? weeks

g. What is your annual salary?

h. Are you eligible to be paid or have you lodged (or intend to lodge) a claim for Income Protection under this policy?Yes No
 If 'yes', please provide details.

4. Habits (must be completed)

1. Have you ever smoked tobacco or any other substance in the last 12 months?Yes No

8. Activities questionnaire (must be completed if you answered 'yes' to question 1 in Section 7 above)

Underwater diving

a. Type (scuba, hookah etc) b. What are your qualifications for this activity?

c. How long have you been doing this? d. How often do you do this?

e. Are you professional or amateur?

f. Maximum depth of dives Metres g. Average depth of dives Metres

h. Geographical location

i. Do you dive in wrecks, potholes or caves?.....Yes No

j. Have you ever had a diving accident or diving sickness? (eg, blackout, needed decompression etc).....Yes No

k. Do you intend to change the scope of your license/participation?Yes No

If 'yes' to i – k, please provide details.

Motor sports

a. Type (car, bike etc) b. Events (speedway, off road etc)

c. How long have you been doing this? d. How often do you do this?

e. Are you professional or amateur?

f.

Category (eg, touring cars)	Class (eg, AA/D)	Vehicle & type of fuel	Engine capacity	No. of vehicles in event	Max speed km/hour
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

g. Do you intend to change the scope of your license/participation?Yes No

If 'yes', please provide details.

Flying – power-driven aircraft or conventional glider

a. What type of flying do you do (private, agricultural, ultralight etc)?

b. Total number of hours flown as a pilot? Hrs Number of hours in the past 12 months? Fixed Wing Hrs Helicopter

c. Number of hours expected in the next year? Fixed Wing Hrs Helicopter Hrs

d. Geographical location

e. What class license do you hold?

f. Do you intend to change the scope of your license?.....

If 'yes', please provide details.

Abseiling, caving, mountaineering, rock climbing

a. Activity

b. How long have you been doing this? c. How often do you do this?

d. Geographical location

e. Maximum altitude/depth f. Equipment used

g. Maximum grade of climb h. Type (top roping etc)

Other activity

a. Describe activity b. What are your qualifications for this?

c. How long have you been doing this? d. How often do you do this?

e. Geographical location f. Are you professional or amateur?

