



# Apply for Income Protection insurance

Before you start...

**Fill this form out in BLOCK letters using a black or blue pen. Write 'X' to mark boxes.**

- + You must fill out Sections 1, 2, 3 and 6. Sections 4 and 5 are optional.
- + You'll only be covered for existing sickness if you haven't been treated or advised for this sickness for six months or you've had this insurance through your Mine Super account for two continuous years or more without making a claim for this sickness. Note: Pre-existing injuries aren't covered.
- + If your employer isn't contributing super to your account, you must have a minimum \$5,000 in your account to apply for this insurance.
- + If your application is accepted, your insurance will start when we receive this form back from you.
- + **For more information on Income Protection read the Insurance Guide at [mine.com.au/super-pds](http://mine.com.au/super-pds)**

## Your duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

- + reduces the risk they insure you for; or
- + is common knowledge; or
- + they know or should know as an insurer; or
- + they waive your duty to tell us about.

## If you do not tell us 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, they may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and they would not have insured you if you had told them, they may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you 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 you have been insured for, they may, at any time vary the contract in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

Turn over to finish filling out this form...



## 1. Your personal details

Member number

Mr Ms Mrs Miss Dr Other      Male Female  
          

Given names

Surname

Date of birth (DD-MM-YYYY)

  -   -    

Residential address

Suburb

State

  

Postcode

   

Postal address. If the same as your residential address, mark 'X' in this box

Suburb

State

  

Postcode

   

Mobile phone

Home phone

Work phone

Preferred email

Other email

## 2. Your job classification

- + Read the descriptions of the five job classifications carefully, as they're used to work out how much your insurance costs.
- + If you're unemployed, retired or not working, select 'light manual'.
- + Your selected job classification will apply to all your insurance with us. Any new insurance premiums will apply to your total insurance cover, including existing Basic or Voluntary Insurance Cover, from the date you sign this form once your application is accepted.

### Mark 'X' in one box

- Professional:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn more than \$80,000 pa, excluding employer super contributions, so long as you're not defined as 'mining'.
- White collar:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn less than \$80,000 pa, excluding employer super contributions, so long as you're not defined as 'mining'.

For the **professional** and **white collar** classifications, regardless of which classification you mark, you'll be considered white collar if we've recorded a salary of less than \$80,000 pa for you and professional if we've recorded \$80,000 pa or more.

- Light manual:** You perform light manual work for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'heavy manual' or 'mining'. This category includes duties such as carpenter, electrician, plumber and factory production manager.
- Heavy manual:** You perform heavy manual work or work in an **open-cut mine** for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'mining'. This category includes duties such as bricklayer, roof carpenter and truck, forklift or bulldozer driver.
- Mining:** You perform light or heavy manual work in an **underground mine** for more than 5% of your total work time or work in any other high risk occupation agreed between the insurer and Mine Super.

Turn over to finish filling out this form...



### 3. Your insured salary

- + Your salary is used to calculate the cost and amount of your Income Protection insurance.
- + You can choose a lower amount than your actual salary to reduce your insurance cost.
- + If you make a successful claim the amount we'll pay you will be based on the lesser of your insured salary and the salary calculated in accordance with the policy terms. In most cases this is the actual salary you earned over the 12 months prior to becoming disabled. You won't receive benefits on any overstated salary you didn't actually earn.
- + The salary you choose will remain in place until you advise us otherwise.
- + It's important to keep your salary details updated so you receive the correct benefit and pay the correct premiums.
- + To find out more read the information below titled **How to calculate your salary**.

**What annual salary do you want to record for your Income Protection insurance?**

\$    ,

#### How to calculate your salary

The salary used to calculate your insurance benefit is:

**If you're employed** – what you earn before tax is taken out (gross salary) in the 12 months immediately prior to the date you become disabled. It includes incentive based payments and bonuses, overtime, shift loadings and allowances and any salary package you could otherwise take as cash. If you've worked for a participating employer for less than 12 months, your salary will be based on your average salary for the time you've worked for this participating employer.

**If you're self-employed** – your gross income from personal exertion in the 12 months immediately prior to the date you become disabled less your business expenses in earning that income.

Your salary doesn't include the super contributions your employer pays for you.

### 4. Choose your waiting period

- + If you choose a shorter time between when you become sick or hurt (and unable to work) and when your insurance benefit starts, the cost of your insurance will usually be higher. For instance, the cost of your insurance increases by 50% if you choose a 30 day period instead of a 60 day period.
- + If you choose a longer time the cost will generally be lower. For instance, the cost of your insurance reduces by 10% if you choose a 90 day period instead of a 60 day period. It will reduce by 20% if you choose a 120 day period instead of a 60 day period. However, if you pick a period of up to two years as per the Policy Extension Option, the cost will be the same as for the 60 day waiting period. You can choose this option within 90 days of joining or within 60 days of becoming disabled.
- + If you don't choose your waiting period, we'll give you a 60 day waiting period.

**Choose your waiting period:**

Mark 'X' in one box

30 days    60 days    90 days    120 days    Up to two years, as per the Policy Extension Option

**Have you smoked tobacco or any other substance in any form in the past 12 months?**

No    Yes. You'll be charged 20% extra as a smoker.

Turn over to finish filling out this form...



## 5. Choose your benefit payment period

- + If you choose to have a maximum benefit period of five years your premiums are going to cost you 80% more than the two year benefit payment period.
- + If you don't choose a benefit payment period, we'll give you a two year benefit payment period.

### Choose your benefit payment period :

Mark 'X' in one box

Two years

Five years. A five year benefit payment period isn't available if you have a two year waiting period.

### Have you smoked tobacco or any other substance in any form in the past 12 months?

No

Yes. You'll be charged 20% extra as a smoker.

## 6. Your declaration

- + I've received and understood Mine Super's Product Disclosure Statement, including the Insurance Guide, found at [mine.com.au/super-pds](http://mine.com.au/super-pds)
- + I've read the Duty of Disclosure and I'm aware of the consequences of non-disclosure.
- + I've read Mine Super's privacy statement at [mine.com.au/your-privacy](http://mine.com.au/your-privacy) and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy). I consent to the collection, use and disclosure of my personal information in accordance with Mine Super's Privacy Collection Notice and the Privacy Policy available at [mine.com.au/your-privacy](http://mine.com.au/your-privacy) and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy) or available on request.
- + I acknowledge that all insurance cover provided is subject to the Mine Super Trust Deed and the terms and conditions of the insurance policy between Mine Super and TAL Life Limited.
- + I acknowledge that if I don't complete this form correctly or don't sign and date this declaration, my application won't be considered and any insurance cover I currently have won't be affected.

Your signature



Date (DD-MM-YYYY)

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When complete return this form to us by:

**Post** Mine Super  
Locked Bag 2020 Newcastle NSW 2300  
**Fax** 02 4962 3469  
**Email** [help@mine.com.au](mailto:help@mine.com.au)