



# Transfer in your other insurance

Use this form to transfer insurance cover from another life insurance policy or fund

## Before you start...

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

- + If your employer doesn't make employer super contributions into your Mine Super account, you must have at least \$5,000 in your account to transfer in your other insurance.
- + Make sure you're aware of any exit, transfer or other fees that may apply by transferring your cover. You should review your current policy terms so you understand the effects of transferring your cover.
- + You must return this form within 45 days of signing and dating the declaration on page 5.

**Your transfer request isn't automatic.** It's subject to our insurer's acceptance and some limitations apply. To ensure you're covered at all times, don't cancel your other cover until you've received written confirmation that your transfer request was accepted. If you're not sure, contact us before cancelling your other cover.



You need to attach an up-to-date statement or any other written evidence from your other fund or insurer confirming the type and level of cover you have with them. This document must be received by Mine Super within 60 days of it being issued.

### What limits apply to your Mine Super insurance?

The total amount of your cover with Mine Super can't be more than the maximum benefit allowed under our policies.

The following limitations also apply:

- + Income Protection - you must be under 65 years of age
- + Death and Terminal Illness - you must be under 69 years of age
- + Total and Permanent Disability - you must be under 64 years of age

### On what terms will the transfer be made?

If your application is accepted, your transferred cover will be subject to Mine Super's insurance policy terms. We'll notify you of your cover amount and the date your cover commences. The premium rates stated in Mine Super's policies will apply to your transferred cover.

For Income Protection, your current waiting and benefit periods will be matched as closely as possible within Mine Super's insurance terms to the next lowest benefit period and next highest waiting period. For instance, if your existing cover has a 14 day waiting period, your transferred cover will have the minimum 30 day waiting period, as 30 days is the closest period available. If your existing benefit payment period is to age 65, you'll only receive a five year benefit period with Mine Super, as five years is the maximum available benefit period.

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

Yes  No

**Are you a permanent resident of Australia?** If 'no', please provide details and dates below.

Yes  No

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

If you answered 'yes', an additional premium loading will apply to the cost of your insurance.

Turn over to finish filling out this form...



## 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 and 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 Mine Super and the insurer.

### 1. What is your usual occupation?

### 2. Describe all present duties in the table below. Complete both the percentage of time and specific duties in all cases.

Type of work	% time	Describe specific duties and where they're performed
Sedentary/administration – eg filing, computer work, answering telephone, reception duties etc		
Manual work – light eg driving, warehousing, surveying lifting under 5kg etc		
Manual work – heavy eg bricklaying, lifting over 5kg, painting, carpentry, mechanic etc		

### 3. How many hours, on average, do you work per week? hours per week

### 4. What's your current annual income earned through personal exertion, before-tax and including super contributions, but after deduction of business expenses?

\$  ,  .  pa

### 5. Do you have more than one occupation?

Yes  No

If 'yes', please specify the occupation, your normal duties and the average hours you work per week in each of your other occupations.



Turn over to finish filling out this form...





## 5. Confirmation of requirements

In assessing your application, the insurers may contact your other fund or insurer to confirm whether any premium loadings or limitations apply. Exclusions or limitations that apply will be retained on the transferring cover under Mine Super.

### Please read the following statements and indicate your acceptance

- + I confirm my other cover is current and valid at the time of completing this application.
- + I'll cancel all insurance cover with my other fund or insurer within 60 days of receiving confirmation from Mine Super of my successful transfer application.
- + If your other cover is held under a policy jointly owned with another person, such as your spouse, you only need to cancel your own portion of the cover.
- + I won't transfer the cover with my other insurer or fund to any other part (including division, section or category) of the other fund, or to any other super fund.
- + I won't effect a continuation option, or subsequently reinstate any cancelled cover with the other insurer, or within the other fund or any other division, section, category of the other fund, or within any fund or insurance policy where such reinstatement of cover is available to me.
- + I understand my cover, once accepted, will be subject to the terms and conditions relating to insurance provided by Mine Super.

I confirm the above statements are true and correct and I agree to abide by these requirements

Yes  No

If you answered 'no', you're not eligible to transfer your insurance. This doesn't affect any insurance cover you currently have with Mine Super.

## 6. Declaration if the insurance policy being transferred is owned by someone else

This section needs to be completed by the person who owns the retail insurance policy jointly with you or in which you're named.

### Mark 'X' in all three boxes.

I, the retail insurance policy owner, declare that:

- I'm not the applicant in respect to this insurance transfer form
- the applicant's cover is held under a policy that I jointly own together with the applicant or that I solely own. As policy owner, I consent to the transfer of the applicant's other cover to Mine Super
- I've read this form and understand that if this application is accepted by Mine Super's insurers, the applicant or I must cancel the applicant's other cover.

Policy owner's full name

Policy owner's signature

Date (DD-MM-YYYY)

## 7. Duty of disclosure

### 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...



## 8. Declaration

I declare that:

- + I've read the duty of disclosure and I'm aware of the consequences of non-disclosure. I understand that in connection with my insurance application, I must advise our insurer TAL Life Limited of any changes in my health from now until I'm notified in writing that my application has been accepted. I have disclosed everything I know that could affect the decision to accept my application.
- + The answers I've provided to all questions and the declarations are true and correct.
- + I understand that my insurance cover won't become effective until my application has been accepted in writing by the relevant insurer and provided my member account has adequate funds to meet the premium payable.
- + I acknowledge that if I don't complete this form correctly or I don't sign and date this declaration and return within 45 days of signing, my transfer application won't be considered and any insurance cover I currently have with Mine Super won't be affected.
- + I have read and understood the Mine Super Product Disclosure Statement/Insurance Guide and associated reference material.
- + I consent to the collection, use and disclosure of my personal information in accordance with the Mine Super Privacy Policy outlined in the Mine Superannuation Fund Product Disclosure Statement/Insurance Guide and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy) or available on request.
- + I understand that if my application is accepted, Death and Terminal Illness and Total and Permanent Disablement being transferred will be in addition to any existing cover held with Mine Super. Death and Terminal Illness, Total and Permanent Disablement and Income Protection insurance will be provided to me on the terms and conditions contained in Mine Super's insurance arrangements. Any occupational loadings and any individual conditions, exclusions or restrictions that currently apply to my existing cover with Mine Super will also apply to my transferred cover.
- + Exclusions or limitations on the transferring cover will be retained on the cover under Mine Super.
- + I authorise the relevant insurer and any person appointed by the insurer to undertake appropriate enquiries and investigations to verify the answers I've provided. I further acknowledge that this authorisation enables the insurer to obtain from the other fund or insurer my application for cover. I further authorise the relevant insurer to investigate whether any premium loading(s), restriction(s) and exclusion(s) may have applied to my other cover, and any other information that may be relevant to the insurer(s) consideration and assessment of this application.
- + I acknowledge and understand that if I don't validly cancel my other cover as required under the terms of this application, the insurer will reduce any benefit payable under the policy by the benefit payable under the other cover to the extent that the other cover should have been cancelled but wasn't.
- + I agree to provide the insurer(s) with access to the health and/or financial evidence I provided to my other fund or insurer in an application for cover.
- + By signing this declaration, I acknowledge and declare to the insurer(s) that the disclosures and representations made in the application for cover to the other fund or insurer are true and correct. I acknowledge that in making this declaration, the insurer(s) will rely on that information and any non-disclosure or misrepresentation to the other fund or insurer may be acted upon by the insurer(s) underwriting Mine Super's policies.

For Death and Terminal Illness and Total and Permanent Disablement transfers from a retail policy owned by another person, complete section 4.

Your signature



Date (DD-MM-YYYY)

Print name



When complete return this form and supporting documentation within 45 days of signing to:

**Post** Mine Super  
Locked Bag 2020 Newcastle NSW 2300