



Super

Insurance Guide

Western Australia (WA) Coal Division

8 August 2018

The information in this document forms part of the Product Disclosure Statement (PDS) for the Mine Superannuation Fund (WA Coal Division).

You should read the Mine Super (WA Coal Division) PDS and this Insurance Guide before deciding if this insurance is appropriate.

You can find these documents at mine.com.au/super-pds

This Insurance Guide explains the insurance you can have through your Mine Super account.

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Insurance guide

This Insurance Guide explains the insurance you can take out through your Mine Super account. We've split this Insurance Guide into two parts:

Part A – which explains the death and disablement benefits available if you hold a defined benefit account.

Part B – which explains the insurance benefits available if you hold an accumulation account.

You should read the WA Coal Division Product Disclosure Statement (PDS) and this Insurance Guide before deciding if this insurance is appropriate. You can find the PDS on our website mine.com.au/super-pds

Part A – Your death and disablement benefits if you hold a defined benefit account

These benefits aren't traditional insurance but are benefits you're entitled to under WA law. To fund these benefits, we take out death and total and permanent disablement insurance. When making a claim you'll need to complete forms and provide information to us and our insurer.

Who's eligible for these benefits?

Death and total and permanent disablement (TPD) benefits

If you have an active defined benefit account, you're entitled to receive a death and TPD benefit if you die or become disabled. If death or disablement occurs at age:

- + **59 or under** – the benefit paid will be your Retirement Benefit plus an amount based on the following formula: $12\% \times \text{Benchmark Salary} \times \text{future years to age } 60$.
- + **60 or over** – the benefit paid will be your Retirement Benefit.

Benchmark salary – You can find the current Benchmark Salary in the WA Coal PDS at mine.com.au/super-pds. This amount usually rises in line with Average Weekly Ordinary Time Earnings.

Retirement benefit – This is the amount you're entitled to if you retired on the date of your death or disablement. It includes both your accrued defined benefit at that date plus the balance of your Mine Super accumulation account, if you have one. You should refer to the PDS for more details on how your Retirement Benefit is calculated.

Accrued defined benefit – This amount is based on the length of time you've held your defined benefit account. This is explained further in the Mine Super WA Coal Division Product Disclosure Statement which you can find at mine.com.au/super-pds

Partial or temporary disablement benefit

If you become partially and permanently disabled and are forced to leave your coal mining job, you might be entitled to receive a benefit.

The rules around eligibility and how we're required to pay you are complicated and depend on your individual circumstances. If you think you might be eligible please contact us on 13 MINE (13 64 63).

If you're eligible, the total benefit you're able to claim if you're partially and permanently disabled is your Retirement Benefit as at the date you were disabled. You might also meet this definition if you're temporarily disabled. Please contact us for further information if you become temporarily disabled.

What happens if I stop working for my WA coal industry employer?

You'll no longer be eligible to receive a death or disablement benefit, even though you can keep your defined benefit account. This means that if your defined benefit is a 'retained' account, you won't be eligible for these benefits.

Do these death and disablement benefits cost me anything?

No. The cost of insurance we take out to fund these benefits is built into the employer's contribution rate.

What conditions do I need to meet to be paid a TPD benefit?

If you're under 60, to be eligible for a TPD benefit you need to meet the definition of 'Totally and Permanently Disabled' under the insurance policy we've taken out to fund these benefits. As at the date of this guide, the definition is as follows:

If your active defined benefit account commenced prior to 1 July 2014 (former CISF member), you'll be considered totally and permanently disabled if one of the following (a), (b), (c) or (d) applies:

- a)** you suffer, as a result of illness or injury:
- i) the total and permanent loss of the use of two limbs; or
 - ii) blindness in both eyes; or
 - iii) the total and permanent loss of the use of one limb and blindness in one eye, where:
 - the limb means the whole hand below the wrist or whole foot below the ankle; and
 - blindness means the permanent loss of sight to the extent that visual acuity is 6/60 or less, or to the extent that the visual field is reduced to 20 degrees or less of an arc as certified by an ophthalmologist.

Or

- b)** you are, as a result of illness or injury, totally unable to perform without the physical assistance of another person any two of the following activities of daily living:
- i) dressing – the ability to put on and take off clothing;
 - ii) toileting – the ability to use the toilet, getting on and off;
 - iii) mobility – the ability to get in and out of bed and a chair;
 - iv) continence – the ability to control bowel and bladder function;
 - v) feeding – the ability to get food from a plate into the mouth, and in the insurer's opinion, you are permanently and irreversibly unable to do so for life.

Or

- c)** all of the following paragraphs (i), (ii), (iii) and (iv) apply to you:
- i) you were, on the date of disablement aged 60 years or less;

- ii) you are absent from all work as a result of suffering cardiomyopathy, primary pulmonary hypertension, major head trauma; motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, tetraplegia, dementia and Alzheimer's disease, Parkinson's disease, blindness, loss of speech, loss of hearing, chronic lung disease or severe rheumatoid arthritis (as defined in the policy);
- iii) the insurer considers, on the basis of medical and other evidence satisfactory to them, you are unlikely to ever be able to engage in any occupation whether or not for reward; and
- iv) you are likely to be so disabled for life.

Or

- d)** you:
- i) were immediately before the date of disablement, an employee of the employer on a permanent basis and for at least the minimum hours;
 - ii) were, on the date of disablement, aged 60 years or less; and
 - iii) as a result of illness or injury, have been absent from all work for 6 consecutive months from the date of disablement and the insurer considers, on the basis of medical and other evidence satisfactory to them, you are unlikely ever to be able to engage in any occupation, whether or not for reward.

If you commence a defined benefit account on or after 1 July 2014 you'll be considered totally and permanently disabled if any of the paragraphs (c) or (d) above or the following paragraphs (e) or (f) apply:

- e)** you suffer, as a result of illness or injury:
- i) the total and permanent loss of the use of two limbs;
 - ii) blindness in both eyes; or
 - iii) the total and permanent loss of the use of one limb and blindness in one eye, and the insurer considers, on the basis of medical and other evidence satisfactory to them, you are unlikely to ever be able to engage in any occupation whether or not for reward.

where:

- + the limb means the whole hand below the wrist or whole foot below the ankle; and
- + blindness means the permanent loss of sight to the extent that visual acuity is 6/60 or less or to the extent that the visual field is reduced to 20 degrees or less of an arc as certified by an ophthalmologist.

+ Or

f) you are, as a result of illness or injury, totally unable to perform without the physical assistance of another person any two of the following activities of daily living:

- i) dressing – the ability to put on and take off clothing;
- ii) toileting – the ability to use the toilet, getting on and off;
- iii) mobility – the ability to get in and out of bed and a chair;
- iv) continence – the ability to control bowel and bladder function;
- v) feeding – the ability to get food from a plate into the mouth,

and in the insurer’s opinion, you are permanently and irreversibly unable to do so for life and the insurer considers, on the basis of medical and other evidence satisfactory to them, you are unlikely to ever be able to engage in any occupation whether or not for reward.

Occupation

Means an occupation that you can perform, on a full time or part time basis, based on skills and knowledge you have acquired through education, training or experience.

How will your benefit be paid?

If you die

Your benefit will be part of your super account and normal super rules will apply. It will not form part of your estate.

You can choose the people you want to receive your death benefit if you die by completing a **Nominate your beneficiaries** form. There are special rules around who you can choose, whether we’ll be bound to follow your choice and how we pay your benefit out.



To choose who you want your benefit paid to if you die, you’ll need to complete a **Nominate your beneficiaries** form at mine.com.au/super-forms. For more information read our Nominating beneficiaries fact sheet at mine.com.au/super-factsheets

If you’re disabled

Your benefit will be credited to your Mine Super account. To take this money out of your account, you’ll need to meet one of the government’s conditions for withdrawing money from super.

Part B – The insurance you can hold through your Mine Super accumulation account

Why it's good to insure through a Mine Super accumulation account

Insurance is a key benefit of super. While you can hold insurance inside or outside super, there are benefits of having insurance through your Mine Super account.

Get insurance through your super

You can use your Mine Super account for death and total and permanent disablement insurance and income protection insurance. Having insurance through your super can also work out cheaper and easier to manage.

More affordable

We can negotiate competitively priced premiums with our insurer because of the large group of members covered.

Hassle free payments

Your insurance is easier to manage as the premiums are automatically deducted from your super account, so you don't need to worry about budgeting or making payments.

Types of insurance you can have through your Mine Super accumulation account

We offer two types of insurance:

- + Death and Terminal Illness (DTI) and Total and Permanent Disablement (TPD) insurance.
- + Income protection insurance.

How you pay for insurance

There's a cost for having insurance through your accumulation account. We deduct premiums from your account monthly in arrears which covers you for that month.

Your job classification

The cost of your insurance depends on the type of insurance you have and your circumstances, including the amount of your cover, your salary, your age, your gender, if you smoke and the job classification you have. There are five job classifications.

If you don't tell us your job classification, we'll give you a 'mining' job classification. If your job doesn't fall under the 'mining' job classification, you should tell us as you could pay more for your insurance than you have to. It's important to note that open cut miners are classified as Heavy Manual, not Mining.

The job classifications are the same for both DTI and TPD insurance and Income Protection Insurance. To work out how much your insurance costs based on your job classification, go to the sections titled 'How much does Income Protection insurance cost?' on page 13, 'How much Basic Insurance Cover will I automatically receive and how much does it cost?' on page 18 and / or 'How much does Voluntary Insurance Cover cost?' on page 21.

If you're involved in professional sporting activities, including a coach or official, and earn over 50% of your income from your sport or sponsorship, you won't be able to take out IP insurance.

Job classifications

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.

About our insurance

Who provides our insurance?

We have Death and Terminal Illness (DTI) and Total and Permanent Disablement (TPD) and Income Protection insurance with our insurer TAL Life Limited ABN 70 050 109 450 AFS licence 237848.

Insurance policy document

While the PDS sets out general information about insurance, the Mine Superannuation Fund's (Fund) Trust Deed and the insurance policy documents set out the full terms on which insurance is offered and, to the extent that there's any inconsistency, override the PDS. To read the Fund's Trust Deed and our insurance policy documents, call 13 MINE (13 64 63), email help@mine.com.au or visit our office during business hours.

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.

Income Protection insurance


Income Protection insurance replaces part of your pay if you become sick or injured and can't work, helping protect you and your family from financial hardship while you recover.

Who can have income protection insurance?

You can ask us to add Income Protection insurance to your accumulation account. If your application is accepted, you won't be covered for any injuries or sicknesses you have at the time this insurance is added to your account.

For cover to start, you must:

- + have at least \$5,000 in your account
- + be 'actively at work' which means you're working or capable of working in your usual occupation at your usual hours without restriction on the day your insurance cover starts
- + be an Australian or New Zealand citizen or an Australian Resident who's legally allowed to live and work in Australia
- + be aged between 15 and 69.

 To add **Income Protection insurance** to your account, fill out an **Apply for Income Protection insurance** form. Go to mine.com.au/super-forms

How much am I covered for?

Once you have insurance, if you can't work because you're sick or suffer an injury, and your claim is accepted, you'll receive the **lesser of:**

- + 75% of your **insured salary at the date you become disabled** plus 9.5%* of this salary paid as a super contribution to your Mine Super account, or

- + 75% of your **actual salary** (see below for how to calculate this) plus 9.5%* of this salary paid as a super contribution to your Mine Super account. If you've been employed with an employer who makes your super payments to us for less than 12 months, your salary will be based on the average across the time you've been employed with them.

Benefits will be paid to you fortnightly and super contributions paid to your account quarterly.

If you're working but can't do all of your normal role because you're sick or suffer an injury, you're covered for the difference between what you're getting paid now and 75% of your average salary over the 12 months prior to you becoming disabled plus 9.5% of this salary as a super contribution to your Mine Super account. This is known as our 'partial disability benefit'.

If pre-approved by our insurer, they will arrange up to \$25,000 for:

- + modifying your home or workplace to help you return to work
- + vocational training, including counselling.

These payments are paid directly to the provider.

If you're getting income from another source, such as sick leave, workers compensation payments, payments from another insurance policy, including mortgage insurance, or income from a job that's not your usual occupation, your benefit will reduce by the amount you're receiving. Income from investments, lump sum TPD or trauma insurance benefits and genuine gifts won't reduce the amount you receive.

If you're being paid a benefit from IP insurance and receiving Workers Compensation payments, your IP benefit payment will stop when a doctor considers you fit to return to work. If you're appealing a Workers Compensation Authority decision, then you might be able to continue receiving benefits under this policy, subject to you agreeing to repay relevant amounts once your appeal is finalised.

* The 9.5% super contributions paid to your super account will count towards your before-tax contribution cap.

Income Protection insurance (cont.)

How do I calculate my salary?

The salary used to calculate your insurance benefit is:

If you're employed – what you earn before tax in the 12 months immediately prior to the date you became disabled. It includes incentive payments and bonuses, overtime, shift loadings and allowances and any salary package you can take as cash. If you started working for a participating employer of the Fund for the first time in the previous year, your salary will be based on your average salary for the time you've worked for a participating employer. Your salary doesn't include super contributions your employer pays for you.

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.

When can I make a claim?

Provided you have income protection insurance when you become unable to work (fully or partially), you'll be entitled to make a claim unless your case falls into one of the exclusions under the section titled 'When am I not covered?' in the next column.

To make a claim, a doctor will need to certify that you're unable to work in your usual occupation at your usual hours.

Once your claim is accepted, you'll need to regularly provide medical certification (usually monthly) to confirm you're still unable to work in your usual occupation in order for your benefit payments to continue. Our insurer can request additional information from you. You'll be required to undertake the treatment program prescribed by your doctor.

You need to claim for workers compensation first if your disability is work related.

To make a claim, call us on 13 MINE (13 64 63).

When am I not covered?

- + If your injury or sickness arises as a consequence of invasion, war and civil war.
- + If your injury or sickness is intentionally self-inflicted, including attempted suicide.
- + When your injury or sickness is from a normal and uncomplicated pregnancy and childbirth.
- + Your injury or sickness is caused by participation in a criminal act.
- + You're a professional sports person whose IP insurance started after 31 March 2017.

You won't be covered for any pre-existing sicknesses or injuries you have at the time your cover commences.

A pre-existing sickness is one you've been treated for, or advised to be treated for, in the six months prior to commencing, recommencing or increasing your cover. It will no longer be considered a pre-existing sickness if:

- + you, with the agreement of your doctor, haven't needed to be treated or seen by your doctor for the sickness for at least six months, or
- + you've had continuous income protection insurance on your Mine Super account for two years at the time of disability and you were 'actively at work' doing your normal unrestricted duties for the final two months of that two year period.

A pre-existing injury is an injury which occurred prior to the start of your cover.

For a definition of injury and sickness go to pages 25 and 27.

How long will I receive a benefit if I can't work?

You'll be paid a benefit until the earlier of a doctor certifying that you're fit to return to work or the maximum benefit period finishing.

If you're under age 65 the standard maximum benefit period is two years. You can increase your benefit period to five years. There's more information on this under the heading 'Can I tailor my income protection insurance?' on page 15.

If you're aged between 65 and 70 and you:

- + become sick, your benefit period will be 12 weeks or to age 70, whichever occurs first
- + are injured, your benefit period will be 52 weeks or to age 70, whichever occurs first.

If you're already being paid a benefit at age 65, you'll receive a further 12 weeks' payments for sicknesses and 52 weeks' payments for injuries, but only to a total maximum benefit period of two years, unless you chose to have a five year benefit period before you were disabled.

What if I'm living overseas?

If you're overseas when you submit a claim, the maximum benefit period is nine months while you're overseas.

If you return to Australia benefits will continue for the rest of your benefit period or until you're able to work again.

If you make a claim our insurer, if it's reasonable, can ask you to return to Australia at your expense for assessment of your claim.

What is the standard waiting period?

60 days. The waiting period is the length of time between when your doctor confirms you're disabled and unable to work and when you start to receive your income protection payments. You can change your waiting period. There's more on this under the heading 'Can I tailor my income protection insurance' on page 15.

How much does Income Protection insurance cost?

This depends on your salary, your age, your gender and the type of job or 'job classification' you have. The five job classifications are mining, heavy manual, light manual, white collar and professional.

To work out the cost of Income Protection insurance follow the steps below. We've also provided an example to help you.

1. Check how much you're covered for based on your salary

Andrew earned \$120,000 in the past 12 months, excluding super, so he'll be covered for:

- + \$120,000 x 75% = \$90,000 pa (before tax). This amount is to replace his income.
- + \$120,000 x 9.5% = \$11,400 pa. This amount is to replace his compulsory employer super contribution.
- + Add together the above amounts – \$90,000 + \$11,400 = \$101,400 pa.

Andrew's total income protection insurance is \$101,400 pa.

Your salary is \$ pa, so you'll have:

\$ x 75% = \$ pa (before tax). This amount is to replace your income.

\$ x 9.5% = \$ pa. This amount replaces the compulsory employer super contribution.

Add together the above amounts = \$ + \$ = \$ pa

Your total income protection insurance \$ pa.

Income Protection insurance (cont.)

2. Check the cost of insurance for your current age and gender

Andrew is a 25 year old male. The table below shows that the monthly cost of Andrew's income protection insurance is \$0.147 per month for \$1,000 of insurance.

Your current age is and your gender is .

The table below shows the cost of your insurance is \$ per month for \$1,000 of cover.

Monthly income protection premiums per \$1,000 of cover

Age	Male	Female	Age	Male	Female
15-23	0.147	0.196	47	0.478	0.666
24-28	0.147	0.208	48	0.511	0.711
29	0.160	0.233	49	0.555	0.784
30-31	0.172	0.241	50	0.608	0.854
32	0.176	0.241	51	0.661	0.918
33	0.196	0.278	52	0.711	0.996
34	0.208	0.282	53	0.784	1.090
35	0.216	0.306	54	0.849	1.184
36	0.241	0.335	55	0.915	1.278
37	0.241	0.339	56	0.996	1.400
38	0.266	0.372	57	1.090	1.527
39	0.278	0.388	58	1.205	1.686
40	0.306	0.429	59	1.327	1.854
41	0.323	0.449	60	1.466	2.050
42	0.339	0.478	61	1.596	2.238
43	0.367	0.515	62	1.657	2.323
44	0.384	0.527	63	1.290	1.809
45	0.404	0.572	64-69	0.576	0.808
46	0.441	0.617	70	n/a	n/a

3. Find your job classification factor

Andrew's job falls under the 'mining' classification.

The list below shows Andrew needs to multiply the monthly cost of his insurance by 3.20 = $\$0.147 \times 3.20 = \0.4704 per month for \$1,000 of insurance.

Income Protection Insurance factors

- + Professional 0.85
- + White collar 1.00
- + Light manual 1.60
- + Heavy manual 3.20
- + Mining 3.20

Your job classification is , which means you need to multiply the monthly cost by

= \$ monthly rate x Income Protection insurance factor

= \$ per month for \$1,000 of cover.

4. Apply any loadings or reductions to the cost of your insurance

If you change the standard 60 day waiting period and / or two year benefit period the cost of your insurance will change. If you improve your cover by reducing your waiting period and / or increasing your benefit period you might also be charged an extra 20% if you smoke. You can find more information about this below under the heading 'Can I tailor my Income Protection insurance?'

Andrew is happy to keep the standard 60 day waiting period and two year benefit period so no loadings or reductions are applied to the cost of his insurance.

5. Calculate the cost of your income protection insurance by multiplying the amount of your insurance by the monthly cost

The cost of Andrew's insurance is 101.4 (\$101,400 insurance amount / \$1,000) x \$0.4704 (monthly cost) = \$47.70 per month or \$572.38 pa.

Your cover cost is

\$ (cover amount / \$1,000) x \$ (monthly rate)
= \$ per month or \$ pa

If you change the waiting period or benefit period, you'll also need to adjust the premium for any positive or negative loading. See below under the heading 'Can I tailor my income protection insurance' for more information on this.

Can I tailor my Income Protection insurance?

Yes, you can change three features of your insurance at any time; the amount you're covered for, your waiting period and your benefit period. If you make a change the cost of your insurance will change and a pre-existing sickness and injury exclusion may apply depending on the change.

Changing the amount you're covered for

You can choose the salary you're covered for, provided the amount isn't more than your actual salary and is below the maximum benefit limits. The maximum benefit is \$18,461.54 per fortnight (\$480,000 pa) if your job classification is Professional or White collar and \$11,538.46 per fortnight (\$300,000 pa) if your job classification is Light manual, Heavy manual or Mining.

Any increase in salary that's not a result of a genuine documented employer salary increase or promotion will be subject to a pre-existing injury and sickness exclusion on the increased portion of your salary.

Keep in mind that, if at the time you make a claim your actual salary over the past 12 months is less than your 'nominated salary', you'll only be covered for your actual salary.

Changing your waiting period

You can change the 60 day waiting period to:

- + 30 days** – The cost of your insurance will increase by 50% as this improves your cover. You won't be covered for existing sicknesses and injuries you have at the time you make this change. You'll be charged 20% extra if you smoke and your waiting period will remain at 60 days for any sicknesses or injuries you have at the time you make this change.
- + 90 days** – the cost of your insurance will reduce by 10%. This can be done at any time.
- + 120 days** – the cost of your insurance will reduce by 20%. This can be done at any time.
- + Up to two years** – the cost of your insurance won't change. Refer to the section titled 'What if I already have income protection?' on page 16.

Income Protection insurance (cont.)

Changing your benefit payment period

You can choose to increase the standard two year benefit period to five years. The cost of your insurance will increase by 80% as this improves your cover. You won't be covered for existing sicknesses and injuries you have at the time you make this change and you'll be charged 20% extra if you smoke. Your benefit period will remain at two years for any existing sicknesses and injuries you have at the time you make this change.

You can't have a five year payment period together with an up to two year waiting period.

Can I cancel my Income Protection insurance?

Yes, you can cancel your insurance at any time. If you cancel your insurance and decide later to have it, you'll have to reapply and won't be covered for any existing sicknesses and injuries you had at the time you reapply for this insurance.

When will my Income Protection insurance cover stop?

When any one of the following occurs:

- + You turn 70.
- + 12 months after you stopped working for your employer.
- + You're on approved leave (including parental leave) for more than 24 months.
- + You're no longer a member of the Fund.
- + You retire permanently from the workforce.
- + You cancel your insurance.
- + You no longer have enough money in your account to cover the costs of this insurance.
- + You start service with the defence forces of any country, except if you're in the defence force reserves and not overseas.
- + You make a fraudulent claim.
- + You die.
- + The insurance policy we have with the insurer, as a whole, is terminated.

If you've already been paid a benefit for the maximum benefit period for a sickness or injury, you'll no longer have cover for that sickness or injury. You will however have cover for other unrelated sicknesses or injuries.

Cover stops for a particular injury or sickness when you have been paid a benefit for the entire benefit period ie 2 years or 5 years (if you changed your benefit period) for that sickness or injury.

If your insurance cover stops because you've been unemployed for twelve months and / or have insufficient money in your account to pay for this insurance, you can reinstate your cover within six months of these two events. But if you weren't 'actively at work' on the day your cover is reinstated, you'll only be covered for 'new events'. This 'new events' restriction will be removed once you've been 'actively at work' for two consecutive months after your cover was reinstated. For more information about 'new events' cover go to the section titled 'Who can have income protection insurance?' on page 11.

What if I already have income protection insurance?

Generally it's not cost effective to have two IP policies at the same time as any benefits paid will offset each other and you'll not get the full amount of the benefits you've been paying for. If you already have IP elsewhere though you might consider taking up our Policy Extension Option. This option allows you to extend the waiting period on your Mine Super IP insurance to up to two years to match the benefit period of your other IP policy. This means that when benefit payments stop on your other insurance, you can start having benefits paid from your Mine Super insurance.

Under the Policy Extension Option:

- + the cost of your insurance won't change.
- + it's only available if you have a two year benefit period and 60 day waiting period.
- + must be taken up within 90 days of the date on your welcome letter or within your current waiting period after you become sick or injured.

How is income protection insurance taxed?

Your benefit payments are treated like normal wages and taxed at your personal tax rate. Tax is deducted before we pay you your benefit. If you don't give us your Tax File Number, you'll be taxed at the highest personal tax rate which means you could pay more tax than you need to. You can't claim the cost of this insurance as a tax deduction as it's deducted from your account rather than paid directly by you. As super is a low tax environment, there may be tax effective strategies you could employ, such as salary sacrificing an amount to cover the insurance payments. Keep in mind that salary sacrifice contributions count toward your annual before-tax contributions cap. We encourage you to seek financial advice. Mine Super Financial Advice can provide you advice about insurance with Mine Super. Call us to speak to a financial adviser.

Can I transfer Income Protection insurance I have elsewhere to my Mine Super account?

Yes, up to a maximum fortnightly benefit payment amount of \$6,923.08 (\$180,000 pa). You won't be covered for any sicknesses and injuries you have at the time this insurance is added to your account, however any conditions, for example 'exclusions' and premium 'loadings', that were on your previous insurance will carry over but won't be charged for.

The maximum time you can be covered for is 260 weeks under this policy even if your previous policy was for longer than this one. If the waiting and benefit payment periods offered under your previous policy differ from the available waiting and benefit payment periods under the Mine Super policy, your waiting period will be rounded to the next longest period available and your benefit payment period will be limited to the next shortest benefit period available.

You must cancel your other policy once your cover is transferred. The insurance you transfer, together with your current insurance, can't exceed the policy's maximum benefit limit.



To transfer in your other cover, fill in the **Transfer in your other insurance** form. Go to mine.com.au/super-forms

Death and disablement insurance

There are two types of Death and Terminal Illness and Total and Permanent Disablement insurance – Basic Insurance Cover and Voluntary Insurance Cover.

Both Basic and Voluntary Insurance Cover provide you with:

- + **Death and Terminal Illness (DTI) insurance** – pays a lump sum payment if you die or if you are terminally ill and have less than 24 months to live.
- + **Total and Permanent Disablement (TPD) insurance** – pays a lump sum payment if you become totally and permanently disabled. The meaning of TPD is explained further on in this guide under the heading ‘Total and permanent disablement’ on page 28.

Basic Insurance Cover – accumulation account only

Note: Because this insurance is automatically added to your account, we’ll automatically deduct the cost of this insurance from your account unless you tell us that you don’t want this insurance.

If our records show you’re eligible, you automatically receive Basic Insurance Cover when you open your account. If you don’t meet the eligibility requirements you won’t be entitled to cover so it’s important that you check to ensure you do. For more information on eligibility see ‘Who’s eligible for Basic Insurance Cover?’ in the next column.

You don’t need to apply or have your health assessed. You’ll receive a set amount of insurance based on your age.

Who’s eligible for Basic Insurance Cover?

Generally, you’re eligible for Basic Insurance Cover if:

- + you only hold an accumulation account
- + that account started on or after 1 July 2014
- + you’re aged 15 to 64
- + you’re employed
- + your employer is contributing super to your Mine Super accumulation account, including salary sacrifice contributions, provided your employer makes their first contribution to your account within 180 days of you starting work with them.

You won’t be eligible for this cover if at the time your account started, you had been paid, or were entitled to be paid a terminal illness benefit from us, another super fund or insurance policy. If you have previously been paid or were entitled to be paid a TPD benefit, then you’ll be covered but only for new conditions.

If you hold a defined benefit account at the time of opening an account with us, you won’t receive Basic Insurance Cover.

How much Basic Insurance Cover will I automatically receive and how much does it cost?

You’ll receive a set amount of insurance based on your age. The cost of this insurance depends on your gender and ‘job classification’. Go to the ‘Your job classification’ section on page 9 to find out what job classification your job falls under.

If you don’t tell us your job, we’ll give you a ‘mining’ job classification.

As you get older, the amount of your Basic Insurance Cover and in turn its cost will automatically change.

You can find the amount and cost of Basic Insurance Cover for different ages in the table on the next page.

Age	Amount of basic cover		Monthly cost (Males)					Monthly cost (Females)				
	DTI	TPD	Professional	White Collar	Light manual	Heavy manual	Mining	Professional	White Collar	Light manual	Heavy manual	Mining
15-24	\$50,000	\$50,000	\$2.49	\$2.86	\$5.42	\$6.81	\$9.30	\$1.98	\$2.20	\$4.54	\$5.27	\$8.42
25-29	\$100,000	\$100,000	\$4.71	\$5.39	\$10.23	\$12.86	\$17.57	\$3.73	\$4.15	\$8.57	\$9.96	\$15.91
30-34	\$100,000	\$100,000	\$12.59	\$14.43	\$27.39	\$34.41	\$47.00	\$9.99	\$11.10	\$22.95	\$26.65	\$42.55
35-39	\$100,000	\$100,000	\$13.10	\$15.02	\$28.50	\$35.79	\$48.89	\$10.40	\$11.55	\$23.87	\$27.72	\$44.26
40-44	\$100,000	\$100,000	\$15.39	\$17.66	\$33.49	\$42.07	\$57.47	\$12.22	\$13.58	\$28.05	\$32.58	\$52.04
45-49	\$100,000	\$100,000	\$16.90	\$19.39	\$36.77	\$46.20	\$63.09	\$13.42	\$14.91	\$30.80	\$35.77	\$57.13
50-54	\$80,000	\$80,000	\$14.45	\$16.57	\$31.43	\$39.49	\$53.93	\$11.47	\$12.74	\$26.33	\$30.58	\$48.83
55-59	\$60,000	\$45,000	\$10.37	\$11.90	\$22.53	\$28.24	\$38.62	\$8.22	\$9.12	\$18.86	\$21.90	\$34.95
60	\$50,000	\$25,000	\$7.35	\$8.42	\$15.92	\$19.89	\$27.25	\$5.82	\$6.43	\$13.32	\$15.46	\$24.64
61	\$50,000	\$20,000	\$6.76	\$7.74	\$14.61	\$18.22	\$24.98	\$5.34	\$5.89	\$12.21	\$14.18	\$22.58
62	\$50,000	\$15,000	\$6.16	\$7.05	\$13.30	\$16.55	\$22.71	\$4.87	\$5.35	\$11.11	\$12.90	\$20.53
63	\$50,000	\$10,000	\$5.56	\$6.37	\$11.98	\$14.88	\$20.45	\$4.39	\$4.82	\$10.01	\$11.61	\$18.47
64	\$50,000	\$5,000	\$4.97	\$5.68	\$10.67	\$13.21	\$18.18	\$3.91	\$4.28	\$8.90	\$10.33	\$16.41
65	Nil	Nil	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

To work out the cost of Basic Insurance Cover and how much you'll receive follow the steps below. We've also used an example to help you.

Andrew is age 25 and works in mining. Use the table above to work out the monthly cost of Andrew's cover.

Step 1: Check the amount of Basic Insurance Cover for Andrew's age

Andrew's Basic Insurance Cover amount = \$100,000

Your Basic Insurance Cover amount = \$

Step 2: Check the monthly cost of insurance for Andrew's gender (male) and job classification (mining) in the table above.

Cost of Andrew's insurance = \$17.57 per month

Cost of your insurance \$ per month

Death and disablement insurance (cont.)

Can I cancel Basic Insurance Cover?

Yes, you can cancel this insurance at any time, and if you do this within 90 days of the date of your welcome letter we will refund your premiums to your account.

You can increase your Basic Insurance Cover under our 'Introductory Cover Option'

Under our 'Introductory Cover Option', you can apply to double your Basic Insurance Cover within 60 days of receiving your welcome letter. If you're over 50 we'll ask you some basic questions about your health.

You can only use this option once. The cost of this extra cover is based on Basic Insurance Cover premium rates.

To increase your insurance under this option, you'll need to complete a Double your Basic Insurance Cover form. You can find this form at mine.com.au/super-forms

i To increase your insurance under this option, you'll need to complete a **Double your Basic Insurance Cover** form. You can find this form at mine.com.au/super-forms

When will my Basic Insurance Cover stop?

When one of the following happens:

- + You turn 65.
- + You ask to cancel your cover.
- + You die.
- + You're paid a terminal illness or TPD benefit.
If you're paid a Basic TPD Insurance Cover benefit, any death cover above your TPD benefit will transfer to Voluntary Insurance Cover. The amount of your DTI insurance cover will be reduced by the amount of the TPD benefit you're paid.
- + There isn't enough money in your account to pay for your cover, except for the first 120 days of when Basic Insurance Cover is added to your account.
- + You start active service with the armed forces of any country, although if you're a member of the Defence Force Reserve your cover will stop only when you become the subject of a call out order.
- + You're no longer entitled to hold an interest in the Fund.
- + You no longer have a Mine Super account.

Voluntary Insurance Cover – accumulation account only

You can apply for Voluntary DTI or DTI and TPD insurance. You're eligible to apply for Voluntary Insurance Cover if you're aged between 15 and 69 for DTI cover and 64 for TPD cover and have at least \$5,000 in your accumulation account.

If you have this insurance, you can hold it until you're aged 70, although the benefit entitlements, for which you can claim a TPD benefit, change from age 65.

There are forms to fill out and you'll need to have your health assessed. While we're assessing your application you'll have 'Interim Accident Cover'. This is explained further on page 26.

If you're approved for Voluntary Insurance Cover you might have special conditions, including policy exclusions, applied to your insurance. Insurance with special conditions will start immediately but if you cancel the insurance within 30 days of us telling you of these special conditions premiums charged will be refunded to your account.

You have the option to switch any Basic Insurance Cover you might have on your account to Voluntary Insurance Cover at any time as long as you apply before you turn age 65. You'll need to complete the **Convert your Basic Insurance Cover to Voluntary Insurance Cover** form to do this. You can find this form at mine.com.au/super-forms

Under Voluntary Insurance Cover, you can have different amounts of DTI and TPD cover but you cannot have TPD cover by itself or for an amount which exceeds your DTI cover.

How much does Voluntary Insurance Cover cost?

The cost of this insurance depends on your age, your job classification, gender, if you smoke and the amount of your insurance. To work out the cost of Voluntary Insurance Cover follow the steps below. We've also used an example to help you.

Example

Andrew is 25 and works in mining.

1. How much insurance do you need?

Andrew needs \$800,000 in Voluntary DTI and TPD insurance.

How much insurance do you want? = \$

2. Find your job classification factor

Andrew's job falls under the 'mining' classification. He's also a smoker. This means Andrew's job classification factor is 3.00.

What's your job classification?

	Male smoker	Male non-smoker	Female smoker	Female non-smoker
Professional	1.05	0.85	0.80	0.65
White Collar	1.20	1.00	0.90	0.75
Light manual	1.70	1.40	1.25	1.05
Heavy manual	2.50	2.05	1.95	1.60
Mining	3.00	2.50	2.35	1.95

Death and disablement insurance (cont.)

3. Find the cost of insurance for your age

Andrew is 25 years of age, so the cost of his insurance (not adjusted by a job classification factor) is \$5.526 pa for each \$10,000 of DTI cover and \$1.657 for each \$10,000 of TPD insurance. This means the total yearly cost of Andrew's insurance is \$7.183 for each \$10,000 of DTI and TPD insurance.

What's the cost of your insurance?

\$ per \$10,000 of DTI
 + \$ per \$10,000 of TPD
 = \$ total cost per \$10,000

Voluntary DTI and TPD Insurance rates per \$10,000 pa

Age	DTI (\$)	TPD (\$)	Age	DTI (\$)	TPD (\$)	Age	DTI (\$)	TPD (\$)
15	6.388	0.834	34	7.738	3.076	53	36.563	33.759
16	7.468	1.300	35	7.977	3.731	54	40.240	38.056
17	8.839	1.389	36	8.476	3.880	55	44.644	42.789
18	8.964	1.409	37	8.964	4.436	56	49.204	49.160
19	8.330	1.350	38	9.691	5.230	57	54.345	56.583
20	7.468	1.419	39	10.678	5.686	58	59.144	62.715
21	6.876	1.369	40	11.654	6.639	59	65.023	68.689
22	6.253	1.201	41	12.755	7.472	60	71.775	75.109
23	5.879	1.300	42	13.742	8.415	61	79.004	82.046
24	5.754	1.419	43	14.968	9.645	62	87.106	90.441
25	5.526	1.657	44	15.944	11.233	63	97.659	101.297
26	5.266	1.508	45	17.430	12.345	64	109.179	114.723
27	6.025	1.191	46	18.884	13.962	65	123.305	132.377
28	5.651	1.657	47	20.598	15.847	66	139.987	152.829
29	5.754	1.925	48	22.696	18.279	67	159.483	177.468
30	5.879	2.322	49	25.147	20.849	68	182.792	207.337
31	6.388	2.471	50	27.599	23.925	69	210.152	241.553
32	6.752	2.898	51	30.424	26.773	70	n/a	n/a
33	7.250	3.046	52	33.374	29.998			

4. Calculate the cost of your Voluntary Insurance Cover

Cost of Voluntary Insurance Cover = number of \$10,000 lots x job classification factor x annual cost per \$10,000.

The cost of Andrew's Voluntary Insurance Cover = 80 lots of \$10,000 x 3.00 x \$7.183 per \$10,000 = \$1,723.92 pa or \$33.15 per week.

The cost of your Voluntary Insurance Cover

lots of \$10,000 x job classification factor
 x \$ annual cost per \$10,000
 = \$ pa or \$ per week.

Increasing your insurance under our Significant Life Event option

There are eight events when you can increase your Voluntary Insurance Cover **without having your health assessed**:

1. Taking out a mortgage or increasing it by \$100,000.
2. Having or adopting a child.
3. Marrying.
4. Divorcing.
5. A dependent child starting high school.
6. Completing an undergraduate degree.
7. Becoming a carer.
8. Death of a spouse.

You must apply to have insurance added under this option within 180 days of the event and provide proof the event occurred. You'll only be able to do this three times overall and only once in any 12 month period. To be eligible you must also be under 60 and not be eligible, have received or applied for a permanent or temporary incapacity benefit or terminal illness benefit.

The amount of extra insurance you can add each time is \$100,000 maximum, in lots of \$10,000. The cost of this extra insurance will be in line with the cost of Voluntary Insurance Cover detailed previously.



To increase your insurance under this option, you'll need to complete an **Increase your insurance following a significant life event** form. You can find this form at mine.com.au/super-forms

When will your Voluntary Insurance Cover stop?

When one of the following happens:

- + You turn 70.
- + You ask to cancel your cover.
- + You die.
- + You're paid a terminal illness or TPD benefit.
The amount of your DTI insurance cover will be reduced by the amount of the TPD benefit you're paid.
- + There isn't enough money in your account to pay for your cover.
- + You join any armed forces other than the Australian Defence Force Reserves when not on a call out order.
- + You're no longer entitled to hold an interest in the Fund.
- + You no longer have a Mine Super account.

What happens to your Voluntary TPD Cover after you turn age 65?

It reduces by 20% each year on your birthday until it reaches zero when you reach age 70. This is outlined in the table below.

From age 65, you'll also only be able to make a TPD claim for events two and three of the definition of total and permanent disablement at the end of this document under the heading 'Important definitions and meanings' on page 25.

Age	TPD benefit	Example based on \$100,000 Voluntary Insurance Cover
65	100%	\$100,000
66	80%	\$80,000
67	60%	\$60,000
68	40%	\$40,000
69	20%	\$20,000
70	0%	Nil – cover ceases

Death and disablement insurance (cont.)

Can you transfer other DTI and TPD insurance you have to your Mine Super account?

Yes, you'll need to apply to transfer the same amount of insurance you have elsewhere to your Mine Super account, rounded up to the nearest \$10,000. Our insurer will assess your application and decide whether or not to accept your application. Any exclusions or premium loadings will transfer over but you won't be charged for these. Any restrictions on your current cover will also apply to any transferred cover. The benefit of doing this is that you generally won't have to have your health assessed before we'll give you this transferred insurance. The maximum amount of DTI / TPD insurance you can transfer is \$1 million. The maximum amount of TPD insurance you can have on your account is \$2 million.

i To do this transfer, you'll need to complete a **Transfer in your other insurance** form. You can find this form at mine.com.au/super-forms

When are you not covered (called 'exclusions')?

You're not covered if your claim is caused by war involving Australia or New Zealand or any other country you live in. If you have Limited Cover or Restricted Cover, other exclusions apply (see pages 26 and 27). Any individual exclusions on your cover will also apply.

What if I'm overseas and claiming a TPD or terminal illness benefit?

Our insurer might ask you to return to Australia to assess your claim. If you refuse, your claim might be rejected.

How will your insurance benefit be paid?

If you die

Your benefit will be part of your super account and the normal super rules will apply. It will not form part of your estate.

i To choose who you want your benefit paid to if you die, you'll need to complete a **Nominate your beneficiaries** form at mine.com.au/super-forms. For more information read our Nominating beneficiaries fact sheet at mine.com.au/super-factsheets

If you're totally and permanently disabled

If your TPD claim is approved, your insurance benefit is credited to your Mine Super account. To take this money as cash, you'll need to meet one of the government's conditions for withdrawing money from super.

Important definitions and meanings

At Work

Means an Eligible Person:

- i) is:
 - (a) gainfully employed and working at the relevant time and not on leave - he or she is actively performing all the usual duties of his or her normal occupation, working his or her usual hours free from any limitation due to illness or injury; or
 - (b) gainfully employed and not working at the relevant time for reasons other than injury or illness or is on leave approved by their Employer - he or she is capable of actively performing all the usual duties of his or her normal occupation and capable of working his or her usual hours free from any limitation due to illness or injury; or
 - (c) engaged exclusively in Domestic Duties at the relevant time - he or she is actively performing all their unpaid Domestic Duties free from any limitation due to illness or injury; or
 - (d) unemployed at the relevant time for reasons other than illness or injury - he or she is capable of actively performing all the usual duties of his or her normal occupation (being the occupation performed by the Eligible Person when they last worked) and capable of working his or her usual hours free from any limitation due to illness or injury; and
- ii) is not in receipt of and/or entitled to claim income support benefits from any source including but not limited to workers' compensation benefits, statutory motor accident benefits or disability income benefits (including government income support benefits).

An Eligible Person who does not meet these requirements is correspondingly described as Not At Work.

Actively at work

Means when an Insured Member is considered, in the Insurer's opinion, to be capable of performing all the duties of their usual occupation and capable of working their usual hours without restriction. An Eligible Person who is on paid leave or approved Employer unpaid leave shall also be considered to be Actively At Work provided that their leave is not in connection to an Injury or a Sickness and whilst on that leave they have not become disabled or suffered an Injury or Sickness prior to the commencement of their cover.

Benefit period

Means the maximum duration for which we will pay a Total Disability or Partial Disability Benefit, and adding any previous claim durations made under the Policy, for the same claimant where the claim is directly or indirectly related to the cause of the previous claim.

Gainful employment

Means any occupation that the person can perform on a fulltime or part time basis.

Gainfully working / Gainfully worked

Means a person is:

- + employed or self-employed for reward or financial benefit, or the hope of reward or financial benefit, in any business, trade, profession, vocation, calling, occupation or employment; or
- + on Employer Approved Leave.

Injury

Means a physical injury caused to an Insured Member directly or indirectly by a Violent, external and visible means which occurs fortuitously whilst this insurance is in force and which results in the Insured Member being continually absent from work for a period longer than the elected Waiting Period for that Insured Member, but does not include any condition which is a Sickness.

The meaning of some important terms (cont.)

In the circumstance where the Insured Member's condition is in the Insurer's opinion considered as both an Injury and a Sickness, this condition will be considered an Injury.

Interim Accident Cover

If you apply for Voluntary Insurance Cover, while your application is assessed you'll be covered if you die or become totally and permanently disabled (if you've applied for TPD insurance) because of an 'accident'. You'll be covered for the lesser of \$500,000, the amount you've applied for or the difference between the amount you've applied and any other cover you have with us.

'Accident' means a bodily injury which is caused by accidental, external and visible means, independent of any other cause. However, no benefit will be paid if the accident results directly or indirectly from anything that happens to you in war or is self-inflicted and was intended to cause disablement or death.

When does Interim Accident Cover start and end?

It starts on the date we receive your application. It ends on the earlier of:

- + the cancellation or withdrawal of your application
- + if the Insurer approves or rejects your application
- + 120 days after the date the Insurer receives your application
- + you turn age 70
- + you no longer have a Mine Super account.

Limited cover

Means the Insured Member is only covered for death, Terminal Illness and Total and Permanent Disablement (if the Insurer has agreed to provide this type of cover for the Insured Member) arising from:

- + an illness that first becomes apparent; or
- + an injury that first occurs on or after the date Insured Cover last commenced, recommenced or, where the Insurer agrees in writing, was increased for the Insured Member under the Policy.

Medical Practitioner

Means, unless the Insurer agrees otherwise:

- + a medical practitioner legally qualified and registered to practice in Australia; or
- + if the claimed condition is a psychiatric condition it is to be diagnosed in accordance with the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) by a person who is legally qualified and registered as a practicing psychiatrist by the relevant medical registration boards and/or the Specialist Recognition Advisory Committee coordinated through the Australian Health Practitioner Health Regulation Agency;

but shall not include chiropractors, physiotherapists, psychologists or alternative health providers.

A Medical Practitioner cannot be the Insured Member, or their:

- + spouse, or partner with whom they are in a de facto relationship;
- + close family relative;
- + business associate or partner;
- + fellow security holder in the same company/trust (other than a publically listed entity); or
- + employer or employee.

Minimum Hours

Means:

- (a) 15 hours per week; or
- (b) where the person's ordinary hours of work vary per week in accordance with a roster, an average of 15 hours per week over a person's Roster Cycle.

New events

Means an Injury that first occurs or a Sickness that first becomes apparent on or after the date that cover commences, recommences or is varied (whichever is applicable in the relevant circumstances) and such Injury or Sickness is independent of and unrelated to the medical condition which is restricting the Insured Member from performing all the duties and hours of their usual occupation without restriction.

New Events TPD cover

Means that the Insurer will apply the same underwriting terms or rules, if any, as applied in respect of the Transferring Member under the Previous Policy such that the Transferring Member is no worse off in terms of Underwriting under this Policy. No Worse Off Underwriting Terms may include policy exclusions and any premium loadings. Where the latter applies, the Insurer will inform the Trustee of the Insurers authorisation to allow the Trustee to waive the application of a premium loading.

Pre-existing sickness

Means any Sickness that an Insured Member is having or has had treatment for or advice for treatment for in the six (6) calendar months prior to the date of commencement, recommencement or increase of his or her cover under the Policy, whichever is relevant. However such condition will be covered provided:

- + An Insured Member has, with the agreement of a legally qualified Medical Practitioner, ceased all treatment or advice for at least six (6) months during the Rate Guarantee Period; or
- + An Insured Member has had two years of Continuous Cover under the Policy prior to the time of their Total Disability and has been Actively At Work for the final two months of these two years but only in relation to the Injury or Sickness which leads to the Total Disability or Partial Disability.

Professional Sporting Activities

Means participating in any sporting activity, including training for that activity, where the person earns more than 50% (including any sponsorship they receive) of their annual gross income from that activity.

IP cover is excluded for, but is not limited to, registered players, coaches and non-playing officials.

Restricted cover

Means death cover and New Events TPD Cover.

Sickness

Means:

- + where an Insured Member under the Policy has cover that is not subject to the Pre-Existing Sickness exclusion:
 - a state of being ill which results in the Insured Member being continually absent from work for a period longer than the elected Waiting Period for that Insured Member whilst IP insurance is in force under the Policy, but does not include an Injury, or
- + Where an Insured Member under the Policy has cover that is subject to the Pre-Existing Sickness exclusion:
 - a state of being ill which is first contracted or which the Insured Member first becomes aware of while IP insurance is in force under the Policy and which results in the Insured Member being continually absent from work for a period longer than the elected Waiting Period for that Insured Member, but does not include a Pre-Existing Sickness or an Injury.

Specific illness

Means one or more of the following:

- + Cardiomyopathy
- + Primary Pulmonary Hypertension
- + Major Head Trauma
- + Motor Neurone Disease
- + Multiple Sclerosis
- + Muscular Dystrophy
- + Paraplegia
- + Quadriplegia
- + Hemiplegia
- + Diplegia
- + Tetraplegia
- + Dementia and Alzheimer's Disease
- + Parkinson's Disease
- + Blindness
- + Loss of Speech
- + Loss of Hearing
- + Chronic Lung Disease
- + Severe Rheumatoid Arthritis

The meaning of some important terms (cont.)

Terminally Ill

Means:

- + two Medical Practitioners have, separately or jointly, certified in writing that the Insured Member suffers from an illness, or has incurred an injury, that is highly likely to result in their death within a period ('the certification period') that ends not more than 24 months after the date of the certification;
- + at least one of the registered Medical Practitioners is a Specialist Medical Practitioner practicing in an area related to the illness or injury suffered by the Insured Member;
- + each of the certificates referred to in the first clause are completed while the Insured Member has death cover in force under the Policy; and
- + the certification period for each of the certificates has not expired at the time the claim is lodged; or
- + the Insurer is satisfied that on other medical evidence, that despite reasonable medical treatment, the illness or injury is likely to result in the Insured Member's death within 24 months of the date of the certifications.

Total and Permanent Disablement

Also known as the following:

- + Totally and Permanently Disabled;
- + Total and Permanent Disablement;
- + Total and Permanent Disability; or
- + TPD,

means one of the following two definitions:

Definition one

Part 1 An Insured Member satisfies all of the following (a), (b) and (d) or (a), (c) and (d):

- a) is aged less than 65 years on the Date of Disablement; and
- b) is Gainfully Working for at least the Minimum Hours on the day immediately prior to the Date of Disablement; or
- c) Gainfully Working for at least the Minimum Hours within the twelve consecutive months immediately prior to the Date of Disablement; and

d) in the Insurer's opinion based on medical or other evidence satisfactory to the Insurer, because of injury or illness, the Insured Member:

- (i) has not worked during the Waiting Period; and
- (ii) is unlikely to work in any Gainful Employment for which he or she is reasonably qualified by education, training or experience.

or

Part 2 In the Insurer's opinion based on medical or other evidence satisfactory to the Insurer, because of injury or illness, the Insured Member:

a) is totally unable to perform at least two of the Activities of Daily Living during the Waiting Period; and

b) is:

- (i) permanently and irreversibly unable to perform at least two of the Activities of Daily Living; and
- (ii) unlikely to ever work in any Gainful Employment for which he or she is reasonably qualified by education, training or experience.

or

Part 3 An Insured Member satisfies the following (a) and (b):

a) is aged less than 65 years on the Date of Disablement; and

b) in the Insurer's opinion based on medical or other evidence satisfactory to the Insurer, because of a Specific illness, the Insured Member:

- (i) is absent from all work; and
- (ii) unlikely to ever work in any Gainful Employment for which he or she is reasonably qualified by education, training or experience, and the Insured Member is likely to be so disabled for life.

Definition two

Where the Insured Member's TPD cover commenced before 1 July 2014 and suffers from Coal Workers' Pneumoconiosis ie Black Lung Disease, the following Definition will apply:

a) The Insurer is satisfied on medical and other evidence that the Insured Member has suffered, as a result of illness or injury;

- (i) the total and permanent loss of the use of two limbs;
- (ii) blindness in both eyes; or
- (iii) the total and permanent loss of the use of one limb and blindness in one eye;

where limb means the whole hand below the wrist or whole foot below the ankle; and blindness means the permanent loss of sight to the extent that visual acuity is 6/60 or less, or to the extent that the visual field is reduced to 20 degrees or less of arc;

or

b) the Insured Member, as a result of illness or injury, has for 6 consecutive months from the Date of Disablement been totally unable to perform without the physical assistance of another person any two of the following activities of daily living:

- (i) dressing - the ability to put on and take off clothing;
- (ii) toileting - the ability to use the toilet, including getting on and off;
- (iii) mobility - the ability to get in and out of bed and a chair;
- (iv) continence - the ability to control bowel and bladder function;
- (v) feeding - the ability to get food from a plate into the mouth;

and the Insured Member is permanently and irreversibly unable to do so for life

or

c) the Insured Member;

- (i) was employed for at least the Minimum Hours immediately prior to the Date of Disablement; or
- (ii) was employed for at least the Minimum Hours within the 12 month period prior to the Date of Disablement; and
- (iii) was, on the Date of Disablement, age 64 years or less; and
- (iv) as a result of illness or injury, has been absent from all work for 6 consecutive months from the Date of Disablement and the Insurer considers, on the basis of medical and other evidence satisfactory to the Insurer, the Insured Member is unlikely ever to be able to engage in any other Occupation

where Occupation means:

- for a mining industry employee, professional or senior management, the person's occupation based on the general area of expertise of the person; otherwise
- an occupation that the person can perform on a full time or part time basis, based on the skills and knowledge the person has acquired through previous education, training or experience

Notes

Mining industry employee means the member has been working within the Australian mining industry (including mining other than coal mining) as:

- + an employee with at least 5 consecutive years' service; or
- + an apprentice with at least 4 years' service out of the last 5 years; or
- + an employee with at least 5 years' service out of the last 8 years.

Professional means a person who:

- + has a university degree;
- + belongs, or is eligible to belong, to a professional body;
- + earns a salary greater than \$60,000 per annum; and
- + only works in an office environment and in a sedentary capacity.

Senior management means a person who:

- + is part of the senior management of an employer;
- + earns a salary greater than \$60,000 per annum;

or

d) all of the following sub-clauses (i), (ii), (iii) and (iv) apply to the Insured Member;

- (i) the Insured Member was, on the Date of Disablement, aged 64 years or less;
- (ii) the Insured Member is absent from all work as a result of suffering either of Cardiomyopathy, Primary Pulmonary Hypertension, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Quadriplegia, Hemiplegia, Diplegia,

Tetraplegia, Dementia and Alzheimer's Disease, Parkinson's Disease, Blindness, Loss of Speech, Loss of Hearing, Chronic Lung Disease or Severe Rheumatoid Arthritis;

- (iii) The insurer considers, on the basis of medical and other evidence satisfactory to the Insurer that as a result of a condition identified in clause (ii), the Insured Member is unlikely ever to be able to engage in any Occupation, whether or not for reward; and
- (iv) the Insured Member is likely to be so disabled for life;

where Occupation means an occupation that the person can perform, on a full time or part time basis, based on the skills and knowledge the person has acquired through previous education, training or experience.

The following definition is relevant to Definition 2 under the Policy:

Event Date means in relation to an Insured Member:

- a) who claims a TPD Benefit under sub-clause (a) of the TPD definition - the date the Insured Member suffers the loss of the use of two limbs (where 'limb is defined as the whole hand or the whole foot), blindness in both eyes, or the total and permanent loss of the use of one limb and the blindness in one eye; or
- b) who claims a TPD Benefit under sub-clause (b) of the TPD definition - the start of the 6 consecutive months from the Date of Disablement;
- c) who claims a TPD Benefit under sub-clause (c) of the TPD definition - the start of the 6 consecutive months from the Date of Disablement; or
- d) who claims a TPD Benefit under sub-clause (d) of the TPD definition - the date the Insured Member is absent from all work as a result of suffering either of Cardiomyopathy, Primary Pulmonary Hypertension, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Quadriplegia, Hemiplegia, Diplegia, Tetraplegia, Dementia and Alzheimer's Disease, Parkinson's Disease, Blindness, Loss of Speech, Loss of Hearing, Chronic Lung Disease or Severe Rheumatoid Arthritis.

What are 'pre existing conditions'?

- + A pre-existing sickness – A sickness which you've been treated for, or advised to be treated for, in the six months before starting, restarting or increasing your cover. It'll no longer be a pre-existing sickness if:
 - with the agreement of your doctor, you haven't needed to be treated or seen by your doctor for the sickness for at least six months, or
 - you've had continuous income protection insurance on your Mine Super account for two years at the time you became disabled and you were 'actively at work' doing your normal duties for the final two months of that two year period.
- + A pre-existing injury – An injury which occurred prior to the start of your cover.

Notes

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Mine Super

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