



CONVERT YOUR BASIC INSURANCE COVER TO VOLUNTARY INSURANCE COVER

Use this form to apply to convert your current Basic Insurance Cover amount or a lesser amount to Voluntary Insurance Cover.

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

You can only apply to convert your Basic Insurance Cover to Voluntary Insurance Cover if you're aged 64 years or less. By converting your cover you:

- Death and Terminal Illness insurance will be fixed until age 70.
- Total and Permanent Disablement insurance will gradually reduce from age 66 to be zero at age 70.

Your Basic Insurance Cover will be cancelled from the date this application is accepted by our insurer, TAL Life Limited. For details about the differences between Basic Insurance Cover and Voluntary Insurance Cover and the premium that will apply, read the Product Disclosure Statement (PDS), including the Insurance Guide, which you'll find at mine.com.au/super-pds

The duty to take reasonable care

When you apply to convert your basic insurance cover to voluntary insurance cover, you are treated as if you are applying for cover under an individual consumer insurance contract and this duty to take reasonable care applies. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

Turn over to finish filling out this form...

Locked Bag 2020 Newcastle NSW 2300 | T 13 64 63 | E help@mine.com.au | mine.com.au

Insurance is provided by TAL Life Limited ABN 70 050 109 450 AFS licence 237848 under a life insurance policy issued to AUSCOAL Superannuation Pty Ltd (the Trustee) | ABN 70 003 566 989 | AFS licence 246864 MySuper authorisation number 16457520308485, as trustee of Mine Superannuation Fund



1. Your personal details

Mr Ms Mrs Miss Dr Other

Male Female

Member number

Given names

Surname

Date of birth (DD-MM-YYYY)

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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. Tell us your job classification

- Read the below descriptions of the five job classifications carefully, as they're used to work out how much your insurance costs.
- If you're 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 we receive this form.

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 \$80,000 pa or less, excluding employer super contributions, so long as you're not defined as 'mining'.

For the **professional** and **white collar** classifications, it's important to select the classification that reflects your circumstances. We'll record your job classification according to what you tell us. Refer to the PDS and Insurance Guide for more information about job classifications and salary, and how it may impact your insurance.

- 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.

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MySuper authorisation number 16457520308485, as trustee of Mine Superannuation Fund

3. Convert your Basic Insurance Cover to Voluntary Insurance Cover

I understand my Voluntary Death and Terminal Illness insurance will be fixed until age 70 and my Voluntary Total and Permanent Disablement insurance will gradually reduce from age 66 to be zero at age 70.

Mark 'X' in one box

I want to apply to convert my current level of Basic Insurance Cover to Voluntary Insurance Cover, rounded up to the nearest \$10,000.

I want to apply to convert my Basic Insurance Cover to a lesser amount of Voluntary Insurance Cover

- The amount you nominate must be in multiples of \$10,000.
- Your total Total and Permanent Disablement insurance, including any existing Voluntary Insurance Cover, must be less than or equal to your total Death and Terminal Illness insurance.

I want \$ of Voluntary Death and Terminal Illness insurance

I want \$ of Voluntary Total and Permanent Disablement insurance

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

No Yes An additional premium loading will apply to the cost of your insurance.

If you want to apply for a higher amount of insurance than your current level of Basic Insurance Cover, you'll need to complete the **Voluntary Insurance Cover application** form found at mine.com.au/apply-for-insurance

4. Your declaration

Mine Super and the insurer may verify the information you've provided and ask for more information.

I declare that I:

- I've read the duty to take reasonable care and my legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into. I understand that in connection with my insurance application, I must advise Mine Super and TAL Life Limited ABN 70 050 109 450 AFS licence 237848 of any changes in my health from now until I'm notified in writing that my application has been accepted.
- understand that by converting my Basic Insurance Cover to Voluntary Insurance Cover the cost of my insurance will change.
- understand that my Voluntary Insurance Cover won't become effective until my application is accepted by Mine Super in writing and my account has enough funds to pay the premium.
- 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.
- have read and understood the Mine Super PDS, including the Insurance Guide, at mine.com.au/super-pds
- consent to the collection, use and disclosure of my personal information in accordance with the Mine Super Privacy Policy outlined in the Mine Super PDS and our insurer's privacy policy at tal.com.au/privacy-policy or available on request.
- understand that if my application is accepted, cover will be provided to me on the terms contained in Mine Super's insurance policy with TAL Life Limited, as changed from time to time.

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
Email help@mine.com.au

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