

# APPLICATION FOR LIFE EVENTS COVER

## IMPORTANT INFORMATION

This form is for members who hold insurance in the DEFAULT DIVISION. Generally, you're in the Default Division if you joined the Fund on or after 20 May 2024, are eligible for insurance and haven't opted in to the MINING DIVISION.

If you hold insurance in the MINING DIVISION you're covered under different insurance arrangements.

If you currently have insurance, you can find the Division you're part of by logging in to your online account at [teamsuper.com/login](https://teamsuper.com/login) or by calling us on 13 64 63.

## Before you start...

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

Use this form to receive additional Death and Terminal Illness (DTI) and Total and Permanent Disablement (TPD) Cover, and/or Income Protection insurance, without needing to provide health evidence, upon successful application following one of the following Life Events:

- a salary increase
- you recently married
- you or your spouse gave birth to or adopted a child
- your child attends primary or secondary school for the first time
- you mortgaged your home as security for a loan to purchase that home
- you got divorced
- your spouse died
- you first became eligible for a Centrelink Carer's Allowance.

The application must be received by us in time for it to reach the Fund's insurer within 60 days of the relevant Lifetime Event occurring or within 60 days of the date of the next member statement issued to you after the occurrence of the event. Any increase under Life Events Cover will be Voluntary Cover.

Please read the **Product Disclosure Statement (PDS)** and the **Insurance Guide - Default Division** in full before completing this form.

### The duty to take reasonable care

If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The Insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the Insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the Insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. 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 legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed.

This may also result in a claim being declined or a benefit being reduced.

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.

## Turn over to finish filling out this form...

Locked Bag 2020 Newcastle NSW 2300 | T 13 64 63 | [teamsuper.com](https://teamsuper.com)  
Insurance is provided by TAL Life Limited ABN 70 050 109 450 AFS licence 237848 under a life insurance policy issued to Team Super Pty Ltd ABN 70 003 566 989 AFS licence 246864 as trustee of Team Superannuation Fund ABN 16 457 520 308 MySuper authorisation number 16457520308485.



## 1. Your personal details

Mr Ms Mrs Miss Dr Other

Male Female

Member number

Given names

Surname

Date of birth (DD-MM-YYYY)

 -  - 

Residential address

Suburb

State

Postcode

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

Suburb

State

Postcode

Mobile phone

Home phone

Work phone

Preferred email

Other email

## 2. Your choice

I wish to increase (please mark 'X' all that apply):

Death and Terminal  
Illness (DTI) Cover

Death and Terminal Illness (DTI) and Total and  
Permanent Disablement Insurance (TPD) Cover

Income Protection (IP) insurance

**Note:** You can only increase TPD and/or IP insurance if you already have this insurance on your account.

Have you ever had an insurance application for DTI, TPD or Income Protection insurance declined by TAL (our insurer)?

Yes  No

**Note:** If you answered 'Yes' to the above question, you're not eligible to increase your cover under Life Events Cover. You may apply for additional cover by completing our **Application for Voluntary Cover** form.

Turn over to finish filling out this form...

### 3. Life events

Please mark 'X' the appropriate box below

I would like to apply for additional cover following the occurrence of one of the following events and have attached evidence of the occurrence of the event, as required.

**Salary increase**

Please supply a letter from your employer confirming your salary increase.

**Marriage**

Please supply a certified copy of your marriage certificate.

**Birth or adoption of a child**

Please supply a certified copy of your child's birth certificate or adoption documents.

**Your child attends primary or secondary school for the first time**

Please supply confirmation of enrolment or a letter from the principal of the primary or secondary school your child is attending, and a certified copy of your child's birth certificate or adoption documents.

**New mortgage**

Please supply a letter from your bank confirming the commencement of your new mortgage to purchase your principal place of residence.

**Divorce**

Please supply a certified copy of the divorce order.

**Death of a spouse**

Please supply a certified copy of your spouse's death certificate.

**First becoming eligible for a Centrelink Carer's Allowance**

Please supply a letter from Centrelink confirming you are receiving a carer's allowance.

I have attached evidence of this Life Event by providing a certified copy or other supporting documentation, as outlined above.

Only one application per Life Event can be made in any 12 month period and you must be in active employment on the date of application. You can only apply once for the New mortgage Life Event during the life of your cover.

Turn over to finish filling out this form...

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## 7. Your declaration

### I understand and acknowledge that I:

- have read and carefully considered the questions in the **Application for Lifetime Event insurance Cover** form and all the answers provided on this form are true and correct.
- have read and understood the **PDS** and **Insurance Guide - Default Division** to which this application is related.
- am aware of the terms and conditions for insurance cover (including defined terms) as summarised in the **PDS** and **Insurance Guide - Default Division** and acknowledge that the terms and conditions apply to me.
- understand that the insurer may contact me seeking further information to support my application.
- consent to the collection, use and disclosure of my personal information in accordance with the Team Super privacy policy outlined in the Team Super PDS and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy) or available on request.
- Legislation requires all members, except those in the Group 1 - High Risk or Group 1- High Risk (Undeclared) Occupation Groups, to elect for insurance cover when their account balance is below \$6,000 and/or they are aged under 25. By choosing to proceed with this application, you are electing to:
  - retain your existing insurance cover (if you already have cover); or
  - be provided the insurance cover specified in this application (if you don't already have cover), where your account balance is below \$6,000 and/or you are aged under 25.

Your signature



Date (DD-MM-YYYY)

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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When complete return this form to us by:

**Post** Team Super  
Locked Bag 2020 Newcastle NSW 2300  
**Email** [help@admin.teamssuper.com](mailto:help@admin.teamssuper.com)

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