REDUCE OR CANCEL INSURANCE 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** 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:

- · cancel or reduce your Basic Cover
- · reduce your Voluntary Cover
- reduce your Income Protection insurance, and/or increase your waiting period.

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...





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Turn over to finish filling out this form...

Locked Bag 2020 Newcastle NSW 2300 | **T** 13 64 63 | **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.

2 Perhander and Walter Court
3. Reduce or cancel Voluntary Cover
I wish to reduce my Voluntary DTI Cover to: Amount of cover \$
Please refer to the Insurance Guide - Default Division for the premiums that apply for your Occupation Group and age. OR I wish to cancel my Voluntary DTI and TPD Cover.
4. Reduce or cancel Income Protection (IP) insurance
If you have IP insurance attached to your super account, you can reduce or cancel it. I wish to reduce my monthly IP insurance benefit to: \$ 0 0 (minimum of \$1,000 per month) Note: Your monthly IP insurance benefit must be a multiple of \$100. One unit equals \$100 of monthly benefit. Please refer to the Insurance Guide - Default Division for the premiums that apply for your age, Occupation Group and waiting period. OR I wish to cancel my Income Protection insurance.
5. Change the Waiting Period on your Income Protection insurance
I wish to change my waiting period as follows:
30 to 60 days 30 to 90 days 60 to 90 days
6. Your declaration I understand and aknowledge that:
 I have read the PDS and Insurance Guide - Default Division to which this application is related the changes I am requesting will be effective on the date that the Fund receives this form I may apply for insurance cover in the future with the Fund, but the commencement of such cover is subject to my satisfying the Insurer's terms and conditions, including providing medical and lifestyle evidence to the Insurer, regardless of whether or not a premium has been paid
• I 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 or available on request.
Your signature Date (DD-MM-YYYY) Date (DD-MM-YYYY)

When complete return this form to us by:

Post Team Super

Locked Bag 2020 Newcastle NSW 2300

Email help@admin.teamsuper.com

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