

# DOUBLE YOUR BASIC COVER

To be eligible you must take up this offer within 60 days of the date on your Insurance Welcome letter.

#### **IMPORTANT INFORMATION**

This form is for members in our insurance MINING DIVISION. Generally, you're in the MINING Division if you joined the Fund before 20 May 2024, are eligible for insurance and/or have opted in to the MINING DIVISION.

If you hold insurance in the DEFAULT 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. Complete all four sections of this form.

1. Your personal details						
Mr Ms Mrs Miss Dr Other Ma	ale Female	Member number				
Given names						
Surname			Date of birth (DD-MM-YYYY)			
Residential address						
Suburb				State	Postcode	
Postal address. If the same as your resident	tial address, mark ,	<b>X</b> in this box				
,						
Suburb				State	Postcode	
Mobile phone	Home phone			Work phone		
Preferred email		Other e	mail			

## 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.



TEAM SUPER

TRANSPORT, ENERGY AND MINING

## 2. Health questionnaire

If you answer 'yes' to any of the following five questions you're not eligible to double your Basic Cover. You can apply for Voluntary Cover by completing an application for insurance form, which would be subject to our Insurers' approval. You can find our insurance application forms at **teamsuper.com/resources**.

#### Mark **X** to answer either 'yes' or 'no'

		••••••
Yes		No
Yes		No
Yes		No
Yes		No
Yes		No
	Yes Yes Yes	Yes

**Question 1** – Have you ever made a claim for any injury or sickness lasting more than four weeks through workers compensation, sickness benefit, invalid pension or any other insurance policy providing accident or sickness cover?

**Question 2** – Have you received medical advice, undergone medical treatment or surgery or are you contemplating surgery for any of the following: high blood pressure or cholesterol; any heart complaint; stroke; diabetes; cancer; alcohol or drug abuse; moderate or severe asthma/ bronchitis (i.e. frequent episodes requiring daily treatment, occasional oral steroids or hospitalisations in the past five years); hepatitis B or C; HIV/AIDS or related illnesses; mental or nervous problems; anxiety, stress or depression; back, neck, knee, shoulder, elbow or other joint problems?

**Question 3** – Have you been diagnosed with an illness that reduces your life expectancy to less than 12 months?

**Question 4** – Have you previously been declined cover or had an exclusion applied to any type of cover i.e. Death Cover, Total and Permanent Disablement Cover or Income Protection insurance?

**Question 5** – Are you, at the date of this application, due to injury, accident or illness off work or restricted from performing your full and normal duties on a full time basis (at least 30 hours per week), even though your actual employment may not be on a full-time basis (at least 30 hours per week)?

### 3. Tell us your Occupation Group

- Read the below descriptions of the five Occupation Groups carefully, as they're used to work out how much your insurance costs.
- · If you're retired or not working, select 'light manual'. Open cut miners are classified as Heavy Manual, not Mining.
- Your selected Occupation Group will apply to all your insurance with us. Any new insurance premiums will apply to your total insurance cover, including existing Basic Cover, Voluntary Cover and / or Income Protection insurance, from the date we receive this form and your application is accepted by our insurer.
- If you don't select a Occupation Group you could pay more for your insurance than you have to. Refer to the **PDS** and **Insurance Guide** for more information about job classifications and how it may impact your insurance.

#### Mark 🗶 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** Occupation Groups, it's important to select the Occupation Group that reflects your circumstances. We'll record your Occupation Group according to what you tell us. Refer to the **Product Disclosure Statement (PDS)** and **Insurance Guide** for more information about Occupation Groups 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 Team Super and the insurer.

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#### 4. Your declaration

Team Super and the insurer may verify the information provided and/or ask for more information.

#### I declare that:

- I've read about the duty to take reasonable care in the Insurance Guide Mining Division 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 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.
- The answers I've provided to all questions and the declarations are true and correct. I 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.
- I understand my insurance cover won't become effective until my application has been accepted by TAL Life Limited and Team Super in writing and provided my member account has adequate funds to meet the premium payable.
- · I understand that by doubling my Basic Cover the cost of my insurance will change.
- I haven't applied previously to increase my Basic Cover under this introductory cover option.
- · I've read and understood the Team Super PDS, including the Insurance Guide, found at teamsuper.com/pds
- 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.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in Team Super's insurance policy with TAL Life Limited as changed from time to time.



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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