



# Application to increase cover due to Life Event

## INSTRUCTIONS

You should use this form if you wish to increase your death, death or Total and Permanent Disablement (TPD) or Disablement Income cover upon the occurrence of any of the following Life Events:

- Birth or adoption of a child;
- Marriage or divorce;
- Entering into a new or increasing an existing mortgage for the purchase of your primary residence (home) in Australia.

You will need to attach a photocopy of the relevant document(s) outlined in the section entitled 'Attachments', confirming the occurrence of the Life Event. Please note that your application will not be accepted if:

- the application is received by The Victorian Independent Schools Superannuation Fund after 90 days has passed since the Life Event or the application is received after 30 days has passed since the Fund sent your annual benefit statement to you following the Life Event;
- you have successfully applied for an increase in cover for any Life Event in the previous 12 months as at the date of the more recent Life Event.

**Any increase in cover does not commence until you receive confirmation in writing that your Life Event Application has been accepted.**

## 1. APPLICANT DETAILS

Fund membership number	<input type="text"/>	Amount of existing cover	\$	<input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other			<input type="text"/>
Surname	<input type="text"/>	Given name		<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	(DD/MM/YYYY)	Gender	Female <input type="checkbox"/> Male <input type="checkbox"/>
Postal address	<input type="text"/>			
	<input type="text"/>			
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode <input type="text"/>
Preferred contact number (business hours)*	<input type="text"/>			

\* To save unnecessary delays, you may be contacted by telephone to clarify any answers you have provided.

## 2. LIFE EVENT

**For which of the following Life Events are you applying for increased cover and when did the Life Event occur?**

Birth of a child	Date of Life Event	<input type="text"/> / <input type="text"/> / <input type="text"/>
Adoption of a child	Date of Life Event	<input type="text"/> / <input type="text"/> / <input type="text"/>
Marriage or divorce	Date of Life Event	<input type="text"/> / <input type="text"/> / <input type="text"/>
New mortgage for Australian home	Date of Life Event	<input type="text"/> / <input type="text"/> / <input type="text"/>
Dependent child commences secondary school	Date of Life Event	<input type="text"/> / <input type="text"/> / <input type="text"/>

### 3. ADDITIONAL COVER DETAILS

You may apply to automatically increase your death, death and TPD or disablement income cover by one additional unit.

Death only One Unit

Death and TPD One Unit

Disablement Income One Unit

### 4. ELIGIBILITY QUESTIONS

**At the date of this application:**

1. Are you, due to sickness, accident or injury, off work, or unable to perform your full and normal duties on a full-time basis (for at least 30 hours per week) even though your actual employment may be full-time, part-time or casual? Yes  No
2. Have you been diagnosed with a sickness that reduces your life expectancy to less than 12 months? Yes  No
3. Has any death, TPD or IP cover you have or have applied for been declined or had a loading, limitation or exclusion added? Yes  No
4. Have you ever made, or are you entitled to make, a claim for any injury or sickness (lasting more than four weeks) through Workers' Compensation, sickness benefit, invalid pension or any insurance policy providing Total & Permanent Disablement cover, accident or sickness cover? Yes  No

Note: If you answered yes to any of the above questions, you are not eligible to receive increased cover for a Life Event using this application. If you are not eligible to make a Life Event Application, you may still apply to increase cover by completing an application for Insurance Cover from The Victorian Independent Schools Superannuation Fund.

### 5. ATTACHMENTS

The table below outlines the documents you need to attach to this application confirming the Life Event.

Type of Life Event	Evidence required
Dependent child commences secondary school	Written confirmation of secondary school attendance
Birth of a child	Birth certificate
Adoption of a child	Order effecting an adoption; or An entry in a public official record of the adoption of a child
Marriage	For legal marriages: • Australian marriage certificate or an equivalent overseas marriage recognised in Australia
	For de facto/domestic relationships: • Written cohabitation or personal or domestic relationship agreement
Divorce	For legal marriages: • Divorce order
	For de facto/domestic relationships: • Order made by court relating to separation • Written termination agreement
New mortgage of an Australian home	All of the following: • Any loan documents including loan application and credit contract; and • Stamped front page of the contract of sale

### 6. DUTY OF DISCLOSURE

Before you enter into an insurance contract with us, you are required under the Insurance Contracts Act 1984 to provide us with the information we need to decide whether we'll accept your application for insurance, what terms will apply and what your premium will be.

You must comply with the Duty of Disclosure as described below.

Your Duty of Disclosure applies when applying for insurance cover and when varying or replacing any existing insurance cover. It applies from the moment you start completing the application questions and until we advise that we have accepted your application for cover, variation or replacement and issued confirmation.

## 6. DUTY OF DISCLOSURE (CONTINUED)

You must answer all of our questions honestly and completely. You must tell us everything you know and everything that a reasonable person in the circumstances could be expected to know is relevant to our decision whether to insure you and whether any special conditions need to apply to the cover.

You do not need to tell us about any matter that diminishes our risk, is of common knowledge, that we know or should know as an insurer or that we tell you we do not need to know.

If you have not disclosed all relevant matters to us and we would not have entered into all or part of the cover on the same terms had we known about those matters, we may avoid all or part of the cover within three years of the commencement date. If your non-disclosure or misrepresentation is fraudulent and we would not have provided the cover on the same terms had we known about these matters, we may avoid all or part of the cover at any time. This means that we can treat the cover as if it never existed and we would not be liable to pay any claims. Alternatively, instead of avoiding all or part of the cover we may decide:

- (a) to reduce the benefits for all or part of the cover in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to us, although any reduction to benefits payable in respect of your death can only occur within three years of the commencement date; or
- (b) for any benefits provided under the cover other than benefits payable in respect of your death, to vary the cover in such a way as to place you in the position you would have been in if you had disclosed all relevant matters to us.

If you have applied for cover via a financial adviser it is also your responsibility to ensure that the information provided to your adviser is accurate and complete and that the correct information is entered into the Application Form.

## 7. PRIVACY

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles. The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at <http://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL by telephoning 1800 666 136.

### Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

### Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

## 8. DECLARATION AND SIGNATURE

1. I acknowledge that I have read the notice of my duty of disclosure above and understand that this duty also applies until formal notification of acceptance.
2. I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
3. I, the Applicant, authorise and direct any medical or other practitioner to divulge at any time to TAL Life Limited or to any lawfully constituted tribunal any and all information concerning my state of health and medical history, acquired in the course of professional attendance or consultation. A photocopy of this authority is as valid as the original. To this extent, all professional confidence and privilege is waived.
4. I confirm that I have not been infected with the virus which causes AIDS (the Human Immunodeficiency Virus) and am not carrying antibodies to that virus, nor am I suffering from any other illness, injury, operation, abnormality, disease or disorder that is likely to cause my death or permanent inability to work before 65 years of age.
5. I consent to my personal information (including health and sensitive information) being collected, used or disclosed by TAL Life Limited or its external service providers/contractors as contemplated in this form, including collecting it from or disclosing it to any medical practitioner or third party as required to assess, verify or process my application. This consent applies to any health and sensitive information TAL Life Limited collects on this form or future forms in relation to this insurance.

Signature of applicant

X

Date

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