

Application to change occupational classification

Group risk insurance – For BUSSQ Premium Choice and MySuper Members

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

Group Risk Administration

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Email group.risk@onepath.com.au

Website onepath.com.au

Instructions

- All sections must be completed in black or blue ink and in BLOCK CAPITAL letters.
- Please return the completed form to: BUSSQ, GPO Box 2775, Brisbane Qld 4001.

When to use this form

Please complete this form if you:

- are an insured member of the BUSSQ Premium Choice Division or the MySuper Division; and
- wish to change the occupational classification which applies to your cover with BUSSQ.

You can apply to change your classification between the following options, as set out in the table below:

Type of cover	Member division	Occupational classification
Income Protection	Premium Choice	White Collar, Light Blue and Heavy Blue Collar
	MySuper	Not applicable
Death only	Premium Choice	White Collar, Light Blue and Heavy Blue Collar
Death and Total and Permanent Disablement (TPD) cover	MySuper	Manual and Non Manual

The cost of your insurance cover will be matched to your occupational classification.

Important notice

Insurance is provided under a group insurance policy issued by OnePath Life to BUSS(Queensland) Pty Limited ABN 15 065 081 281, trustee for the Building Unions Superannuation Scheme (Queensland) (BUSSQ).

OnePath Life will assess and determine your application, and will also decide what classification applies to your occupation based on the information you provide in this form. BUSSQ will notify you of the decision in writing.

Changing your occupational classification will change the premium you pay, but not the amount of your cover. However, Total and Temporary Disablement (TTD) cover does not apply to Non Manual workers – by switching from the Manual to Non Manual insurance scale, you will be effectively opting out of TTD cover entirely.

For definitions of the occupational classification, please refer to the most recent version of the MySuper or Premium Choice Division BUSSQ Product Disclosure Statement (PDS), available online from bussq.com.au

Your duty of disclosure

You have a duty under the *Insurance Contracts Act 1984* (Cth) to disclose to the insurer every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

Your duty of disclosure continues until your application has been accepted by the insurer and confirmation is issued in writing.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate your insurance cover or apply for new cover. Your duty, however, does not require disclosure of a matter that:

- reduces the risk to be undertaken by the insurer
- is common knowledge
- the insurer knows or, in the ordinary course of the insurer's business, ought to know
- in which compliance with your duty of disclosure is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

3. Declaration

- I have read and carefully considered all the information in this form, and all the answers provided in this form are true and complete (including those not in my own handwriting).
- I have read and understood the most recent version of the BUSSQ Product Disclosure Statement for the MySuper or Premium Choice Division (as applicable), available online at bussq.com.au or by calling 1800 692 877.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this Declaration, my application will not be considered by OnePath Life and my current occupational classification will continue to apply.
- I understand that if OnePath Life rejects my application, all my cover will be based on my existing occupational classification.
- I understand that if OnePath Life accepts my application, all my cover in BUSSQ will be based on the accepted occupational classification which I will be notified of in writing. The premium applicable to the accepted occupational classification will apply to my cover from the date my application is accepted.
- I understand my Duty of Disclosure and the remedies available to OnePath Life if I fail to comply with my Duty of Disclosure under the *Insurance Contracts Act 1984* (Cth), as explained in this form. I understand that my Duty of Disclosure continues after I have completed this application until I am notified in writing that my application has been accepted.
- I have read and understood the Privacy Statement of BUSSQ (available online at bussq.com.au or by calling 1800 692 877) and OnePath Life (set out at Section 4) and consent to the collection, use and disclosure of my personal information (including health information) in accordance with these statements.

Signature of member

X

Date (dd/mm/yyyy)

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4. Privacy Statement

In this section 'we', 'us' and 'our' refers to OnePath Life Limited and other members of the ANZ Group. 'You' and 'your' refers to policy owners and life insureds.

We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepath.com.au/privacy-policy

In order to undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us and/or ANZ to detect and protect against consumer fraud;
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy;
- organisations performing administration and/or compliance functions in relation to the products and services we provide;
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers);
- our solicitors or legal representatives;
- organisations maintaining our information technology systems;
- organisations providing mailing and printing services;
- persons who act on your behalf (such as your agent or financial adviser);
- the policy owner;
- regulatory bodies, government agencies, law enforcement bodies and courts.

We will also disclose your personal information in circumstances where we are required by law to do so. Examples of such laws are:

- *The Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund;
- There are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information required by law

ANZ may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at onepath.com.au/privacy-policy

Life risk – sensitive information

For life risk products, where applicable, we may collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim.

Privacy consent

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify us in writing.

If you give us or ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by us or ANZ in connection with your dealings with us or ANZ.

Privacy Policy

Our Privacy Policy contains information about:

- when we or ANZ may collect information from a third party;
- how you may access and seek correction of the personal information we hold about you; and
- how you can raise concerns that we or ANZ has breached the Privacy Act or an applicable code and how we and/or ANZ will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing:

GPO Box 75

Sydney NSW 2001

Email: privacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 133 667.

More information can be found in our Privacy Policy which can be obtained from our website at onepath.com.au/privacy-policy

Privacy law changes from 12 March 2014

From 12 March 2014, we and the ANZ Group must provide you with the following information about overseas recipients of personal information.

Overseas recipients

We or ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in ANZ's Privacy Policy at anz.com/privacy