

Future Insurability Increase Application Form

for Insured Members in BUSS(Q) Premium Choice Division

OnePath Life Limited (OnePath Life)
ABN 33 009 657 176 AFSL 238341

Group Risk Insurance Administration
Phone 1800 648 921
Fax 02 9234 8072
Email group.risk@onepath.com.au
Website onepath.com.au

Instructions for completing this form

- All sections must be completed in black or blue ink and in BLOCK CAPITAL letters.
- Please attach the required documents set out in Section 3.
- Please return the completed form along with the attachments to: BUSS(Q), GPO Box 2775, Brisbane Qld 4001

When to use this form

Please complete this form if you:

- are an existing member in the BUSS(Q) Premium Choice Division; and
- currently hold Death only cover or Death and Total and Permanent Disablement (TPD) cover; and
- wish to increase your Death only or Death and TPD cover (as applicable) by 25% (subject to a maximum of \$200,000) under Life Events Cover.

Life Events Cover (also known as Future Insurability) allows you to increase your Death only cover or Death and TPD cover without having to provide medical evidence when a specific life event occurs.

A specific life event is any of the following:

1. Marriage or the continuation of an interdependent relationship* for two years or more.
2. Birth or adoption of a child.
3. Child starting secondary school.
4. Taking out or increasing a mortgage on a principal place of residence in excess of \$100,000.
5. Taking out a new business loan in excess of \$100,000 or increasing an existing business loan by at least \$100,000 for a business of which you are a "key person".

You can only apply to increase your cover under Life Events Cover if:

- you have not had a previous application for insurance declined by OnePath Life
- you are aged less than 55 years when the specific life event occurs
- you have not made or you are not entitled to make a claim in relation to your insurance cover (including Income Protection cover) through BUSS(Q)
- you have not increased your cover under Life Events Cover in the previous 12 months
- you have not increased your cover under Life Events Cover on 3 previous occasions
- this application is made within six months (or 180 days) of the specific life event occurring
- if the specific life event is marriage, you have not previously increased your cover under Life Events Cover because of marriage.

* Two people have an interdependent relationship if:

- they have a close personal relationship
- they live together
- one or each of them provides the other with domestic support, personal care and financial support.

A person with a disability living in an institution may also qualify. Friends or flatmates just sharing accommodation or people providing care under employment contracts or on behalf of a government, charitable or benevolent organisation do not qualify.

Please refer to the most recent version of the BUSS(Q) Premium Division Product Disclosure Statement(s) for full terms and conditions that apply to your application.

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.

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.

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

1. Member details

BUSS(Q) membership number

Title

Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth (dd/mm/yyyy)

 / /

Male Female

Residential address
(this cannot be a PO Box)

Street

Suburb

State

Postcode

Country

Phone

Work

Mobile

Home

Email

I authorise OnePath Life's underwriting service representative to contact me by phone if further information is required.

I can be contacted during the following times:

Monday Tuesday Wednesday Thursday Friday Any business day

Between am/pm and am/pm

Please tick your preferred contact method: home phone work phone mobile phone

2. Eligibility

Please tick the appropriate box.

a) I wish to apply for additional Death Only cover OR Death and TPD cover

b) I confirm that:

- in the event of marriage, I have not previously obtained more cover under Life Events Cover because of marriage. True False
- I have not made, nor am I entitled to make a claim in relation my insurance cover through BUSS(Q). True False
- as at the date of the specific life event, I was aged below 55 years. True False
- I have never had an application for cover declined by OnePath Life (formerly ING Life Limited). True False
- I have not increased my cover under Life Events Cover in the previous 12 months. True False
- I have not increased my cover under Life Events Cover on 3 previous occasions. True False

If you answered "False" to any of the statements in Section 2, you cannot proceed with this application to obtain more cover. To find out how else you can apply for more cover, phone BUSS(Q) on 1300 773 776.

3. Life Event

Please select one by ticking the appropriate box:

Life event	Date of event (dd/mm/yyyy)	Documents required
<input type="checkbox"/> Marriage	<input type="text" value="/ /"/>	A copy of your marriage certificate.
<input type="checkbox"/> Involvement in an interdependent relationship for 2 years or more	<input type="text" value="/ /"/>	Written proof of two-year interdependent relationship that can take the form of: <ul style="list-style-type: none"> • a copy of legal documents showing joint finances and commitment (e.g. lease, mortgage, property title, Will, power of attorney, joint bank account or utility bills in joint names); or • at least two statutory declarations from other people who can confirm the nature of your relationship.
<input type="checkbox"/> Birth of a child; or <input type="checkbox"/> Adoption of a child	<input type="text" value="/ /"/>	<ul style="list-style-type: none"> • A copy of the birth certificate of your child; or • a copy of adoption papers confirming that you have adopted a child.
<input type="checkbox"/> Child started secondary school	<input type="text" value="/ /"/>	<ul style="list-style-type: none"> • A copy of letter of enrolment/admission from secondary school; and • a copy of the birth certificate or adoption papers of your child or adopted child.
<input type="checkbox"/> Taken out a mortgage in excess of \$100,000 on principal residence; or <input type="checkbox"/> Increased mortgage on principal residence by more than \$100,000 (Excludes re-draw and refinancing)	<input type="text" value="/ /"/>	Written confirmation from your mortgage provider(s) of either: <ul style="list-style-type: none"> • the amount and effective date of the mortgage, if a new mortgage; or • if increased mortgage – the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage.
<input type="checkbox"/> Taken out a new business loan in excess of \$100,000; or <input type="checkbox"/> Increased an existing business loan by at least \$100,000 (Excludes re-draw and refinancing)	<input type="text" value="/ /"/>	Written confirmation from your existing loan provider(s) of either: <ul style="list-style-type: none"> • the amount and effective date of the loan, if a new business loan; or • if increased business loan – the amount of the loan immediately preceding the increase; the effective date of the increase and the current level of the increased loan, whether with an existing or different loan provider.

4. Declaration and signature

I, whose signature appears below, declare that:

- I have read and understood the most recent version of BUSS(Q)'s Premium Choice Product Disclosure Statement(s) (available online at bussq.com.au or by calling 1300 773 776).
- I have read and understood all the questions in this application form, and all the answers I have provided in this application form are true and complete (including those not in my own handwriting).
- I understand that all the information I have provided in this application form, along with any other statements made or evidence provided in connection with this application, will be used by OnePath Life to determine my application.
- I understand that the increased amount of insurance I have applied for will not become effective until I am notified in writing that OnePath Life has accepted my application.
- I am not eligible to make a claim under BUSS(Q)'s insurance policy with OnePath Life.
- I understand that if this application is approved, my insurance cover will increase by 25% of the amount of cover I had at the time of the specific life event, subject to a maximum of \$200,000.
- I understand and accept that all the terms and conditions, including extra cost options or special conditions such as premium loading or exclusions, that currently apply to my existing cover will also apply to any increased cover.
- 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). 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 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.
- I authorise any person named in this application form to verify any aspect of it, and disclose any information that they may possess about me to OnePath Life in relation to my application.
- I authorise the collection, use and disclosure of my personal information for the purposes of processing this application and the administration of BUSS(Q)'s insurance policy with OnePath Life, as outlined in OnePath Life's Privacy Statement (provided in Section 5 below). I understand that OnePath Life may not be able to process my application or administer the policy without this consent.

Signature of member

X

Date (dd/mm/yyyy)

/ /

5. Privacy Statement

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

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

We collect your personal information (including health information) to provide you with the products and services you request. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

In order to manage and administer the products and services requested by you, we may need to disclose your personal information to certain third parties, including:

- other members of the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- doctors, medical services or other organisations providing services in the collection, collation or assessment of personal information (including health information) for the purpose of underwriting or assessing your application or assessing any claims
- reinsurance organisations for the purpose of underwriting your application and assessing claims
- organisations performing administration or compliance functions in relation to the products and services
- organisations maintaining our information technology systems and providing information technology services
- authorised financial institutions such as banks, credit unions and building societies, providing account details as a mechanism for providing payments or receipt of payments
- organisations undertaking compliance reviews of our financial advisers or reviews of the accuracy and completeness of our information
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- the policy owner (where you are an insured member who is not the policy owner).

We will only disclose your personal information to these organisations to enable them to undertake specified management and administration services.

For life risk products, we collect health information with your consent. Your health information will only be disclosed to service providers, reinsurers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim. Your health information will not be disclosed by OnePath Life for any other purpose.

We may also disclose your personal information in circumstances where we are required to do so by law.

The *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund. We may, if requested, be required to provide information about your interest in a superannuation fund to your spouse or a person who intends to enter into an agreement with you about splitting your superannuation interests in the event of separation of marriage. The request must be in a form prescribed by law. The law prevents us from telling you about any such request for information and from providing your address to a person requesting the information.

We will provide information relating to your financial product or investment to your financial adviser where you authorise them to receive such information on your behalf. You may change your financial adviser, appoint a financial adviser or decide that you do not want your financial adviser to access your information by notifying us in writing. Where you wish to authorise any other parties to receive information and/or undertake transactions, please notify us in writing.