

## **Cancelling your Insurance Cover**

To cancel your BUSSQ insurance cover you can:

1. call us on 1800 692 877. Your call will be recorded.
2. Alternatively, you can complete the Cancel or Reduce Insurance form available from [bussq.com.au](http://bussq.com.au) or contact to us to request a form, which we will send you within 5 business days. Once you have completed and signed the form, you may email it to [super@bussq.com.au](mailto:super@bussq.com.au) or post it to:

BUSSQ  
GPO Box 2775,  
BRISBANE QLD 4001

## **Consequences of cancelling your insurance cover**

If you cancel your insurance you will not be able to make a claim for insurance benefits for any injury or illness that arises after the date your insurance cover was cancelled, and we will no longer deduct insurance premiums from your account. We will confirm the cancellation of your insurance cover and the date on which cover will stop in writing.

If you cancel within 14 calendar days of us telling you that we have provided you with automatic insurance cover or that we have increased your level of automatic insurance cover, any premium we have deducted from your account for that insurance cover will be waived or refunded back to the cover start date or the start of the increased cover (as applicable). No cover will then apply for that period.

You can restart your cancelled cover at any time, however, you will need to provide evidence of your health to our insurer, who will decide whether to:

1. Accept your application on standard terms, or
2. Apply a loading to increase the standard premiums, or
3. Apply an exclusion, or
4. Decline your application.

If approved, your insurance cover will recommence on the day your application for insurance is accepted by our insurer and BUSSQ confirms that acceptance to you in writing. No cover applies during the period between when cover ended (at your request) and when it recommences if our insurer accepts your application.

**If your insurance cover is accepted by BUSSQ, you may not be able to claim on multiple insurance covers depending on the terms of policies.**