

Apply for or increase cover

Complete this form to apply for cover or change any cover already in place. To learn more about insurance, refer to the *Insurance Supplement* for your membership category.

AIA Australia Limited ('AIA Australia'), ABN 79 004 837 861, AFSL 230043, provides insured benefits to members under a group insurance policy (Policy No. MP9926) held by the Trustee. Applications made on this form are subject to assessment and acceptance by the Insurer. AIA Australia may request additional information or medical evidence to assess your application. If AIA Australia will only accept your application subject to special conditions or exclusions, you will first need to accept those conditions and exclusions and AIA Australia must receive and accept your acceptance before your cover will start.

Your duty of disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty under the *Insurance Contracts Act 1984* to disclose to the insurer every matter that you know, or could reasonably be expected to know, that 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 extend, vary or reinstate a contract of insurance.

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 insurance, may, within three years of entering into it, elect not to avoid it but to reduce the sum insured 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.

AIA Australia's privacy policy

A copy of the privacy policy of AIA Australia Limited ('AIA Australia Privacy Statement') can be obtained by visiting www.aia.com.au. By completing this form, you consent to any personal information, including information that may be of a sensitive nature they may collect about you in the normal course of their business being used in the manner set out in the AIA Australia Privacy Statement.

DO NOT complete this form if:

- you are 55 years or older
- you require more than \$1 million of Death or Death & TPD cover in total
- you require more than \$8,000 in monthly Income Protection cover
- your new salary has increased by more than 30% of your current salary; or
- you are an existing member and have not previously taken up insurance cover with the Fund.

Instead, complete AIA Australia's *Full Personal Statement* (available from our website or by calling Member Services on 1800 757 607).

Member's details and declaration

Member Number <input type="text"/>	Surname <input type="text"/>	Given names <input type="text"/>
Residential address <input type="text"/>		
Postal address (if different from above) <input type="text"/>		
Date of birth <input type="text"/> / <input type="text"/> / <input type="text"/>	Daytime phone number/mobile number <input type="text"/>	Email address <input type="text"/>

Member's declaration - must be signed by all members

- I declare that I have read the Trustee's privacy statement and I consent to the collection, use and disclosure of my personal and sensitive information in accordance with that statement and AIA Australia's privacy statement.
- I agree that any personal statements made together with other relevant documents are true and correct and shall form the basis of my application to AIA Australia for insurance, and that no material information has been withheld.
- I consent to the Trustee and AIA Australia collecting sensitive information, that is, health information about me for the purposes of assessing my application for insurance.
- I have read the duty of disclosure notice outlined above and understand what is meant by that notice. I understand that my duty to disclose continues after I have completed this application until AIA Australia has accepted the risk.
- I have read the *Insurance Supplement* relating to my membership.
- I understand that cover will not commence until my application is accepted by AIA Australia.
- All insurance is subject to terms and conditions of AIA policy.

Signature

Date / /



Return this completed form by:

EMAIL
info@maritimesuper.com.au

FAX
(02) 9261 3683

POST
Maritime Super
Locked Bag 2001
QVB Post Office NSW 1230

▶ Short personal questionnaire - must be completed by all members

Member Name/Member Number

1. Are you a citizen or permanent resident of Australia?

 No

 Yes

2. Are you a New Zealand national working for an Australian employer?

 No

 Yes

3. If you answered 'No' to questions 1 & 2, do you hold a current 457 visa?

 No

 Yes

4. What is your occupation?

Industry

Daily duties (including manual work)

How many hours per week do you work?

Annual salary

 \$ pa

5. What is your height?

 cm

What is your weight?

 kg

Your BMI is determined by your weight in kilograms divided by your (height in metres)².
If your BMI is below 18.5 or greater than 29.9, you must also complete AIA Australia's
Full Personal Statement available from the website or by calling Member Services.



If you answer 'Yes' to any of questions 6 to 11 below, you must also complete AIA Australia's *Full Personal Statement* available from the website or by calling Member Services.

6. At the date of this application for cover, are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full-time basis, due to an injury or illness (even if you are not currently working on a full-time basis or are unemployed)?

 No

 Yes

7. Have you smoked tobacco and/or any other substance in the last 12 months? If 'Yes', please state forms and daily quantities

 No

Yes ▶ if you answered 'Yes', state forms and daily quantities

8. Do you drink more than 20 standard drinks per week?

 No

 Yes

9. Do you participate or intend to participate in any of the following: aviation (other than as a passenger on a recognised airline) football (all codes), scuba diving (more than 40 metres), motor racing or any other hazardous activity?

 No

 Yes

10. Have you ever suffered symptoms of, or had, or have been told you have, or received any advice or treatment for any of the following:

- high blood pressure, high cholesterol, heart complaint, chest pain or stroke
- mental or nervous disorder including stress, anxiety, depression or a neurological condition
- cancer, tumour of any type or breast lump
- back/joint disorder, arthritis, loss of limb or paralysis
- loss of sight of any eye(s) or blindness
- kidney, bladder, bowel or stomach disorder and/or disease
- diabetes or liver disease (including hepatitis?)

 No

 Yes

11. Have you ever:

- suffered from AIDS or been infected with the HIV virus; or
- used or injected yourself with any illicit drugs not prescribed by a medical practitioner; or
- engaged in male-to-male anal sexual activity?

 No

 Yes

Self-assessment of occupation category - must be completed by all members

Member Name/Member Number

To self-assess your occupation, select one of the three occupation categories in Option 1 or, if you are unsure and choose not to self-assess your occupation, complete Option 2 and the Insurer will assess your occupation category for you.

A duty of disclosure applies when you self-assess your occupation. Any intentional and/or fraudulent misrepresentation of your occupation at the time you sign the declaration will allow the Insurer to avoid your insurance and/or adjust any sum insured payable to reflect correct classification of your occupation at this time.

Option 1: Self-assess your occupation category - please select one of the following options by ticking the appropriate box:

- White Collar
- Predominantly office-based, sedentary roles performing clerical, administrative and managerial duties with no more than 10% of time performing light Manual Duties* (e.g. stocking shelves, loading photocopy paper); or
 - persons who work in an office environment for at least 80% of the time (excluding travel time from one office environment to another). This includes sales representatives who are not involved with deliveries.
- Light Blue Collar
- Occupations which involve light Manual Duties* and are land-based or involve one of the following non-land-based occupations: masters, engineers and officers. Also includes supervisors of Heavy Blue Collar workers.
- Heavy Blue Collar
- Skilled (i.e. trade-qualified occupations) and unskilled blue collar workers performing Manual Duties*. This shall include, but is not limited to, the occupation of stevedore;
 - any occupation or employment where employment is spent on a ship, tug, offshore vessel or on the water and shall include, but is not limited to, occupations of seaman, integrated rating and steward; or
 - members who are not working.

Option 2: Describe the duties of your occupation and the Insurer will assess your occupation category

How much time do you spend on the water? %

How much time do you spend in the office? %

How much time do you spend performing light Manual Duties*? (includes stocking shelves and loading photocopy paper) %

How much time do you spend performing heavy Manual Duties? %

* Manual Duties means duties involving or using human effort, power or physical energy.



If you do not choose Option 1 or Option 2 and you do not have existing insurance cover with Maritime Super, you will be classified as 'Heavy Blue Collar' by default (with the exception of Employer sub-fund members, who will be classified as 'Light Blue Collar' by default).

Death & TPD cover

Complete this section to:

- apply for Death or Death & TPD cover (or a combination of both) to a total maximum combined cover of \$1 million (including any Basic/Default insurance you may have)
- increase your existing Death or Death & TPD cover
- reinstate your cancelled Basic Death & TPD cover (for Accumulation Advantage and Reliance Super members only)

Reminder: if you answered 'Yes' to any of the questions 6 to 11 in the short personal questionnaire, or if your BMI is below 18.5 or greater than 29.9, you must also complete AIA Australia's *Full Personal Statement*.

Apply for Voluntary Death cover

Nominate the number of Voluntary Death units you wish to apply for

 units

Increase existing Voluntary Death cover

Nominate the number of additional Voluntary Death units you wish to apply for

 units

Apply for Voluntary Death & TPD cover

Nominate the number of Voluntary Death & TPD units you wish to apply for

 units

I am Gainfully Employed (you must be Gainfully Employed at the time of applying)



'Gainfully Employed' means employed for gain or reward with an employer who is registered with Maritime Super.

Increase existing Voluntary Death & TPD cover

Nominate the number of Voluntary Death & TPD units you wish to apply for

 units

I am Gainfully Employed (you cannot increase your cover if you are not Gainfully Employed)

For the full definition of 'Gainfully Employed', refer to the *Insurance Supplement* for your membership category.

Reinstate your Basic Death & TPD cover – Accumulation Advantage and Reliance Super members ONLY

If you have previously cancelled Basic Death & TPD cover, you can apply for a full or partial reinstatement of your Basic Death & TPD cover. Reliance Super members can only apply to reinstate 1 unit of Basic Death & TPD cover

Full reinstatement of cover (2 units)

Partial reinstatement of cover (1 unit)

Income Protection cover

Member Name/Member Number

Complete this section to:

- apply for new Income Protection cover of 50% of your salary (up to \$8,000 per month)
- decrease your waiting period to 30 days⁺
- increase your level of Income Protection cover to 75% of your salary⁺
- notify of an increase in your salary

Apply for new Income Protection cover

Select the level of cover you wish to have 50% of salary (default)* OR

75% of salary⁺

Nominate a waiting period 90 days (default) OR

30 days⁺

My annual salary is# pa (refer to the *Insurance Supplement* for your membership category for the definition of 'salary')

I am Gainfully Employed (you must be Gainfully Employed at the time of applying)

⁺Your application is subject to approval by the Insurer. To apply for a 30-day waiting period or cover of 75% of salary, you'll need to complete AIA Australia's *Full Personal Statement*, available from our website or by calling Member Services.

* If you are a member of an employer sub-fund category (e.g. you are employed by AMOU, ASP Ship Management Pty Ltd, CSL Australia Ltd, Inco Ships Pty Ltd, SVITZER Australia Pty Limited, Teekay Shipping (Australia) Pty Ltd and Trident LNG Shipping Services Pty Ltd or), the default level of cover is 75% of your salary with a 90-day waiting period.

If you do not provide your salary, your benefit will be limited to a maximum of \$3,000 per month (based on a default salary of \$72,000 per year and 50% cover). If the salary you provide is more than 30% above the default salary, you will need to complete AIA Australia's *Full Personal Statement*.



'Gainfully Employed' means employed for gain or reward with an employer who is registered with Maritime Super.

For the full definition of 'Gainfully Employed', refer to the *Insurance Supplement* for your membership category.

Decrease the waiting period for existing Income Protection cover

'Waiting period' refers to the number of continuous days that must elapse before an Income Protection benefit becomes payable, and starts from the date you are first examined and certified by a Medical Practitioner as Totally Disabled and, if employed, stop working.

Income Protection cover will cost more if you are eligible for a 30-day waiting period. To apply for a decrease in the waiting period, you will need to complete AIA Australia's *Full Personal Statement* (available from the website or by calling Member Services).

You CANNOT reduce your waiting period if your employer pays for your Basic Income Protection cover or if you are a member of an employer sub-fund or AMOU Staff.

I wish to DECREASE my Income Protection cover waiting period to 30 days

I am Gainfully Employed (you cannot reduce your waiting period if you are not Gainfully Employed)

Change the level of cover for existing Income Protection cover

If your current level of cover is 50% of salary, you can apply to increase the level of cover to 75% of salary. To apply for an increase in your level of cover, you will need to complete AIA Australia's *Full Personal Statement* (available from our website or by calling Member Services).

Income Protection cover will cost more if you increase your level of cover to 75% of salary.

I wish to INCREASE my level of cover to 75% of Salary - my annual salary is pa

I am Gainfully Employed (you cannot increase your level of cover if you are not Gainfully Employed)

Notify of increased salary for existing Income Protection cover

My annual salary is pa

If your employer pays for your Income Protection cover, or if you are employer sub-fund or AMOU Staff member, your employer will notify us of any changes to your salary and you are not required to provide this information.



If your salary has increased by more than 30%, you will also need to complete AIA Australia's *Full Personal Statement*.

Reminder: you must also complete AIA Australia's *Full Personal Statement* if you:

- answered 'Yes' to any of the questions 6 to 11 in the short personal questionnaire, or if your BMI is below 18.5 or above 29.9
- wish to apply for a 30-day waiting period, or cover of 75% of salary for Income Protection cover.