

Change of occupation category

Insurance premiums and cover amounts differ based on occupation category, so it is important that your occupation is correctly classified - complete this form if you need to change your occupation category. Your application will need to be assessed and accepted by Maritime Super or AIA Australia before it will take effect and we will confirm this in writing. Premiums and/or cover amounts will take effect from the date the change in occupation category is accepted.



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

Your personal details

Member Number	Surname	Given names
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address		
<input type="text"/>		
Date of birth	Daytime phone number/Mobile number	Email address
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>

Questionnaire

- Have you been off work due to injury or illness for a total of 4 or more weeks in the last 12 months (at date of application)? Yes No
- Have you been diagnosed with an illness that reduces your life expectancy to less than 12 months (at date of application)? Yes No
- Are you, at the date of this application, off work? Yes No
- Are you, at the date of this application, restricted from being capable of performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though your actual employment can be on a full-time, part-time, casual or contractual basis? Yes No



If you answered 'Yes' to any of questions 1 to 4 above, you are not eligible to change your occupation category and your application will not be accepted by Maritime Super or AIA Australia.

Your new occupation category

Please confirm your occupation by selecting one of the three Occupation Categories in Option 1 below. If you are unsure and elect not to self-assess your occupation, complete Option 2 below and the Insurer will assess your Occupation Category for you.

Complete either Option 1 OR Option 2 below:

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.



It's important to be aware that a change in occupation category may affect your eligibility for membership of your current category. We will let you know if this applies to you.

▶ Applicant's declaration

I wish to apply to have my current occupation category applied to my insurance cover and premiums under the Trustee's insurance policy with AIA Australia. 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 policy.

I agree that all personal statements, including the information about my occupation and health, are true and correct and shall form the basis of my application to the Insurer and the Trustee.

I have read the duty of disclosure notice outlined in the Important Notes 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 (or Maritime Super on their behalf) has accepted the risk.

I understand that cover and premiums will only be adjusted from the date the Maritime Super or AIA Australia assesses and accepts my application.

I understand that Limited Cover (see definition below) will be provided for any increase in Death only or Death & TPD cover as a result of an occupation change for the first 12 months and until I return to Active Employment (see definition below) for one day thereafter.

Name of Member

Signature



Date

 / /

Important notes

Insurance

AIA Australia Limited ('AIA Australia'), ABN 79 004 837 861, AFSL 230043, provides insured benefits to members of Maritime Super. Insured benefits are provided under a group insurance policy (Policy No. MP9926) held by the Trustee. Voluntary insurance is in addition to any Default or Basic insurance cover you qualify for. Applications for insurance cover are subject to underwriting and acceptance by AIA Australia.

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 void 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.

Changing your occupation category

You can apply to change your occupation category if:

- you are in 'Active Employment' on the date you sign the form; and
- you have not been off work due to sickness or injury for four or more weeks in the last 12 months on the date you sign the form; and
- you have not been diagnosed with an illness that reduces your life expectancy to less than 12 months at the time you sign the form.

The duty of disclosure applies to your occupation self-assessment and an 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 (as described in the 'Non-disclosure' section).

Definitions

Active Employment - means:

- if gainfully employed, you are engaged in your normal duties without limitation or restriction due to injury or sickness and are working normal hours on the relevant date(s); and
- that you are not restricted by sickness or injury from being capable of performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though actual employment can be on a full-time, part-time, casual or contractual basis; and
- you are not receiving or entitled to claim salary support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability Salary benefits.

If you are on leave, paid or unpaid, other than leave in connection with sickness or injury, you will be considered to be in Active Employment.

Limited Cover – means that you are only covered for claims arising from a sickness that first became apparent or an injury that first occurred on or after the date your cover started, restarted or increased.

Privacy statement: Maritime Super collects your personal information to effectively administer your superannuation account and respond to your requests. The Fund takes all reasonable steps to protect your privacy and the confidentiality of your personal information but may disclose your personal information to other parties, such as the Administrator, insurers, service providers, or as required by law. The Trustee and Maritime Financial Services Pty Limited (MFS) (the Administrator) are bound by the 'Australian Privacy Principles' prescribed in the Privacy Act 1988 which regulate how the Trustee and MFS may collect, use and disclose members' details. Information about how Maritime Super uses and discloses the personal information that you provide is contained in the Trustee's Privacy Policy. To access this Policy visit the website at www.maritimesuper.com.au or to access your personal details call Member Services on 1800 757 607.

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