

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.

Please read the Important Notes before completing this form.

Return this completed form to Maritime Super by:

Email info@maritimesuper.com.au
Fax (02) 9261 3683
Post Maritime Super, Locked Bag 2001, QVB Post Office NSW 1230

MEMBER'S DETAILS, OCCUPATION CATEGORY AND DECLARATION - MUST BE COMPLETED BY ALL MEMBERS

Member's details

Member Number	Surname	Given names
<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential 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"/>

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

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 to take reasonable care not to make a misrepresentation 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).

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 the MLC Limited 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 MLC Limited for insurance, and that no material information has been withheld. I consent to the Trustee and MLC Limited collecting sensitive information, that is, health information about me for the purposes of assessing my application for insurance.

I have read the 'Duty to take reasonable care not to make a misrepresentation' outlined in the Important Notes and understand what is meant by that notice. I understand that my duty to take reasonable care not to make a misrepresentation continues until MLC Limited (or Maritime Super on their behalf) 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 MLC Limited. All insurance is subject to terms and conditions of the MLC Limited policy.

Signature	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

SHORT PERSONAL QUESTIONNAIRE - MUST BE COMPLETED BY ALL MEMBERS

1. Are you a citizen or permanent resident of Australia? No Yes Member Name/Member Number

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 at work (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 greater than 36, you will need to provide additional information - we will call you to let you know if this is the case and give you the option of either completing the MLC Limited *Full Personal Statement* or participating in a short phone interview.

⚠ If you answer 'Yes' to any of questions 6 to 9 below, you will be required to provide more information in order for us to assess your application. You may be required to either participate in a phone interview or complete the MLC Limited *Full Personal Statement*.

6. In the last 10 years, have you 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 attack, heart complaint, chest pain or stroke
- mental health condition, such as stress, anxiety or depression
- cancer or tumour of any type or breast lump
- back, neck or joint condition or muscle condition or arthritis, loss of limb or paralysis
- loss of sight in one or both eye(s) - do not include long or short sightedness that has been corrected either with surgery, contact lenses or glasses, or colour blindness
- kidney, bladder, bowel or stomach condition
- diabetes or liver disease (including hepatitis B or C)

No Yes

7. 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

8. Do you drink more than 28 standard drinks per week? A standard drink is 1 nip (30mL) spirits, 100mL wine or 285mL beer 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



If you answer 'Yes' to any of these questions, you will need to provide additional information - we will call you to let you know if this is the case and give you the option of either completing the MLC Limited *Full Personal Statement* or participating in a short phone interview.

OFFICE USE ONLY - IF PHONE INTERVIEW IS REQUIRED

Contact phone number Email

Preferred time for interview (if applicable)

Other information (e.g. if the member will be away and unable to be contacted)

DEATH & TPD COVER

Complete this section to:

Member Name/Member Number

- apply for Death or Death & TPD cover (or a combination of both)
- increase your existing Death or Death & TPD cover
- reinstate your cancelled Basic Death & TPD cover (for Accumulation Advantage and Reliance Super members only)



'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.

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 - refer to page 1 for the definition of 'Gainfully Employed')

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 must be Gainfully Employed at the time of applying - refer to page 1 for the definition of 'Gainfully Employed')

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 or 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

Complete this section to:

Member Name/Member Number


- apply for new Income Protection cover of 50% or 75% of your salary
- decrease your waiting period to 30 days
- change the level of cover for existing Income Protection cover
- notify of an increase in your salary

For cover over \$8,000 per month, we will call you to and give you the option of either completing the MLC Limited Full Personal Statement or participating in a short phone interview.

Apply for new Income Protection cover

Nominate your level of cover* 50% of salary OR 75% of salary

Nominate your waiting period 90 days OR 30 days

 To apply for a 30-day waiting period, you'll need to complete the MLC Limited *Full Personal Statement*, available from our website or by calling Member Services.

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 - refer to page 1 for the definition of 'Gainfully Employed')


* If you are a member of an employer sub-fund category (e.g. AMOU Staff, 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), 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). If the salary you provide is more than 30% above the default salary, you will need to complete the MLC Limited *Full Personal Statement*.

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. It's important to be aware that Income Protection cover will cost more if you are eligible for a 30-day waiting period.


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

I wish to DECREASE my waiting period to 30 days  To decrease your waiting period, you'll need to complete the MLC Limited *Full Personal Statement*, available from our website or by calling Member Services.

I am Gainfully Employed (you cannot decrease your waiting period if you are not Gainfully Employed - refer to page 1 for the definition of 'Gainfully Employed')


Increase 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. It's important to be aware that Income Protection cover will cost more if you increase your cover to 75% of salary. Please note that there is a maximum benefit level of \$20,000, regardless of your salary.

I wish to INCREASE my cover to 75% of salary  To increase your cover to 75% of salary, you'll need to complete the MLC Limited *Full Personal Statement*, available from our website or by calling Member Services.

I am Gainfully Employed (you cannot increase your level of cover if you are not Gainfully Employed - refer to page 1 for the definition of 'Gainfully Employed')

Notify of increased salary for existing Income Protection cover

My annual salary is \$ pa  If your salary has increased by more than 30%, you'll need to complete the MLC Limited *Full Personal Statement*, available from our website or by calling Member Services.

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.

Important notes

MLC Limited, ABN 90 000 000 402, AFSL 230694 ('the Insurer'), provides insured benefits to members under a group insurance policy (Policy No. G3608) held by the Trustee. Applications made on this form are subject to assessment and acceptance by the Insurer. The Insurer may request additional information or medical evidence to assess your application. The Insurer will only accept your application subject to special conditions or exclusions, and you will need to accept those conditions and exclusions and the Insurer must receive and accept your acceptance before your cover will start.

Your duty to take reasonable care not to make a misrepresentation

About this application and your duty

When you apply for life insurance, the insurer conducts a process called underwriting. It's how the insurer decides whether they can cover you, and if so on what terms and at what cost. The insurer asks questions they need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give in response to their questions is vital to their decision.

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where the insurer later investigates whether the information given was true. For example, the insurer may do this when a claim is made.

Guidance for answering questions

We, as the trustee, are the policy owner. You are the life insured. A misrepresentation by you, as the life insured, has the effect as though it is a misrepresentation by us as the policy owner. As the insurance is inside super we obtain this insurance from the insurer in relation to you. In this circumstance, the insurer will rely on the representations made by us and you.

Both you and us, as the trustee of the fund, are responsible for the information provided to the insurer. When answering the questions, the insurer requests that you:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the insurer before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, an adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

You must not assume that the insurer will contact your doctor for any medical information. If you are unsure about whether you should include information or not, please include it.

Changes before your cover starts

Your duty to take reasonable care not to make a misrepresentation continues until the time your insurance cover starts.

Before your cover starts, the insurer may ask about any changes that mean you would now answer the questions differently. As any changes might require further assessment or investigation, it could save time if you let the insurer know about any changes when they happen.

If you need help

It's important that you understand this information and the questions the insurer asks. You can ask us, the insurer or an adviser for help if you have difficulty understanding the process of applying for insurance or answering the questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we or the insurer are available to help and can provide additional support for anyone who might need it. If you want, you can have a support person you trust with you.

What can the Insurer do if the duty is not met?

If the person who answers the questions does not take reasonable care not to make a misrepresentation, there are different remedies that may be available to the insurer. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put the insurer in the position they would have been in if the duty had been met.

For example the insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- whether the person who answered the questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the insurer would have done if the duty had been met – for example, whether the insurer would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before the insurer can exercise any of these remedies, they will explain their reasons, how to respond and provide further information, including what you can do if you disagree. The insurer is required to notify us, as the trustee and policy owner, of these matters.

MLC Limited's privacy policy

MLC Limited respects your privacy and handles your information in accordance with their privacy notification. A copy of the Insurer's privacy policy can be obtained by visiting www.mlc.com.au/mlcinsuranceprivacypolicy.

Definition of 'Gainfully employed'

'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.