

Life Events Cover Application Form

Acclaim Core Super

Acclaim
WEALTH



This form is for members who wish to increase their current death only or death & TPD cover (excluding underwritten cover) under the life events option. The life events option makes it easy to increase cover when certain life-changing events happen, without needing to provide detailed evidence of your health. You must complete all parts of this form and return it within 30 days of the form being signed and dated.

Where the words 'we', 'us', 'our' and 'insurer' appear they refer to AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (insurer).

About this application

The life insurance policy being applied for with this application is a consumer insurance contract within the meaning of the Insurance Contracts Act 1984 (Cth). When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so, on what terms and at what cost.

We will ask questions we 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 us in response to our questions is vital to our decision.

Duty to take reasonable care

Before you enter into a life insurance contract, you have 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 applies to a new contract of insurance and also applies when extending or making changes to existing insurance, and reinstating insurance.

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If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. There are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put us in the position we would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or a benefit being reduced.

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

Before we exercise any of these remedies, we will explain our reasons and what you can do if you disagree.

Guidance for answering our questions

You are responsible for the information provided to us. When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us 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, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Changes before your cover starts

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

If you need help

It's important that you understand this information and the questions we ask. Ask us or a person you trust, such as your adviser for help if you have difficulty understanding the process of buying insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

Section 1: Personal details

Surname:	<input type="text"/>	Salutation:	<input type="text"/>
Given name(s):	<input type="text"/>		
Date of birth:	<input type="text"/>	Gender:	<input type="text"/>
Residential address:	<input type="text"/>		
Suburb:	<input type="text"/>	State:	<input type="text"/>
		Postcode:	<input type="text"/>
Telephone (BH):	<input type="text"/>	(AH):	<input type="text"/>
		Mobile:	<input type="text"/>
Email address:	<input type="text"/>		
Occupation:	<input type="text"/>	Annual salary (pre-tax):	\$ <input type="text"/>

Section 2: Select your life event

Important information

The maximum amount of the increase is the lesser of 25% of your cover (excluding underwritten cover), \$200,000, or the amount of a new mortgage. The increase is subject to your total cover not exceeding \$3 million for total and permanent disablement (TPD).

You can only increase your cover (excluding underwritten cover):

- once for each Life Event, and
- once in any 12 month period, and
- for the same type of cover you are currently insured.

To increase your cover (excluding underwritten cover) under the life events option, you must:

- apply within 90 days of your life event, and
- provide all of the required documents outlined under Evidence Required, and
- answer YES to all relevant eligibility statements in Section C.

All of the following conditions must also be met:

- You must have cover on the date the Life Event occurred.
- You must be aged less than 60 on the date the Life Events Cover Application Form was received by the Fund, and
- On the date the Life Event occurred and on the date we accept the Life Events Cover Application Form, you must be at work actively performing all of the normal duties and normal hours of your regular occupation without restriction by any injury or illness, or if on employer approved leave (except leave caused by injury or illness), you must be in our opinion capable of actively performing all of the normal duties and normal hours of your regular occupation, without restriction by any injury or illness.
- You must not have previously been declined for an increase in cover.
- You must not have any non-standard terms applying to your cover, such as an exclusion, premium loading, limitation, special term, condition or restriction.
- You must never have sought medical advice for a condition that would entitle you to apply for or receive a total and permanent disablement benefit, and never have been diagnosed with a terminal illness.

Select the life event you'd like to apply for. Make sure you enclose a copy of the evidence required for your life event with this application.

Life event	Evidence required
<input type="checkbox"/> You got married.	A copy of the marriage certificate.
<input type="checkbox"/> You got divorced.	A copy of the divorce certificate.
<input type="checkbox"/> You or your partner gave birth or adopted a child/ children. Partner means a legal spouse or a person living with you on a genuine domestic basis.	A copy of the child's birth certificate or adoption certificate. Note: Your name must appear on the birth/adoption certificate.
<input type="checkbox"/> You purchased a home for your permanent residence with a mortgage on that residence of at least \$100,000.	Documents from your bank on letterhead proving you've taken out a mortgage for your permanent residence, including the date the loan was established. Note: You name must appear on the loan documents as a party to the mortgage residence.
<input type="checkbox"/> Your child started a private secondary school.	A letter from the private secondary school on letterhead that states that your child is enrolled at the school, their year and the date they started as a student.

Section 3: Confirm your eligibility

- | | | | | |
|---|-----|--------------------------|----|--------------------------|
| 1. I held insurance cover (excluding underwritten cover) in the fund on the date the Life Event occurred: | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 2. I am aged less than 60 on the date the Life Events Cover Application Form will be received by the fund: | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 3. I am at work actively performing all of the normal duties and normal hours of my regular occupation without restriction by any injury or illness, or if on employer approved leave (except leave caused by injury or illness), I am capable of actively performing all of the normal duties and normal hours of my regular occupation, without restriction by any injury or illness: | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 4. I have not previously been declined for an increase in cover: | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 5. I do not have any non-standard terms applying to my cover, such as an exclusion, premium loading, limitation, special term, condition or restriction: | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 6. I have never sought medical advice for a condition that would entitle me to apply for or receive a total and permanent disablement benefit, and have never been diagnosed with a terminal illness: | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 7. I confirm that I've not previously applied for the same type of event as I'm applying for now. | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 8. I confirm that my nominated life event happened within 90 days of the date of this application: | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

Please confirm the date your life event happened:

If you answer 'No' to any of these questions you are not eligible to apply for a life event increase to your cover.

Section 4: Privacy

Personal and sensitive information provided will be handled in the manner described in the AIA Australia Group Privacy Policy as updated from time to time, accessible by visiting our website at www.aia.com.au, or by contacting us on 1800 333 613 to request a copy (AIA Australia Privacy Policy).

AIA Australia handles and collects personal and sensitive information for purposes which include the administration of your policy or claim, the provision of products and services, our business operations and other purposes set out in our Privacy Policy.

By providing information to us or your adviser (and the licensed dealer or broker they represent), the trustee or administrator of a superannuation fund, or other representative or intermediary, or by continuing your relationship and otherwise interacting with us, you confirm that you have been notified of the matters and consent to the collection, use, disclosure and handling of personal and sensitive information as described in the AIA Australia Privacy Policy as updated from time to time on our website.

We rely on the accuracy of the personal information provided to us. If any of your personal information reflected in this form or any of the attachments is incorrect, out of date or incomplete, please call us on 1800 333 613 and we can take reasonable steps to correct the personal information. Where you provide us with personal and sensitive information about someone else, you must have their consent to provide their information to us in the manner described in the AIA Australia Privacy Policy.

Section 5: Declaration

I declare that:

1. I have read and carefully considered the questions in this document and that all the responses are true and correct.
2. I have read, understand and agree to the terms of our duty to take reasonable care not to make a misrepresentation and all my answers are correct and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application to increase my insurance cover; and
3. I have read and consent to the handling, collection, use and disclosure of my personal and sensitive information in the manner described in the Privacy section of this form and the AIA Australia Privacy Policy available at www.aia.com.au as updated from time to time, including the exchange with third parties located in Australia and overseas. I agree that any personal and sensitive information AIA Australia holds will be governed by the most current Privacy Policy on AIA Australia's website.

Furthermore, I acknowledge that:

4. If I do not fully complete this application, or I do not sign and date it, or if it is not received within 30 days of the date I sign it, and I will need to complete a new form; and
5. The insurer may undertake appropriate inquiry and investigation to verify the answers that I have provided. These inquiries and investigations may be made at any time including, but not limited to, when the insurer is considering this application or a claim; and
6. This electronic authority replaces the need for a personally signed Consent, Declaration and Authority to provide information.

Member signature: Date:

Please return this completed form to Acclaim Wealth PO Box 3528, Tingalpa DC Qld 4173 or email to info@acclaimwealth.com.au.

Phone: 1300 264 264 Fax: (07) 3899 7299 Website: www.acclaimwealth.com.au

We are committed to respecting the privacy of the personal information you give us.

Our formal Privacy Statement sets out how we do this. If you would like a copy of Acclaim Wealth's Privacy Statement, please let us know. We have published our Privacy Statement on our website at www.acclaimwealth.com.au.