



Income Protection

Complete this form in BLACK ink with a ballpoint pen using BLOCK letters | Any request will be invalid if not signed and dated.
Please mail this form to: Australian Food Super, Locked Bag 5390, Parramatta NSW 2124 | Member Hotline: 1800 808 614

DUTY TO TAKE REASONABLE CARE - IMPORTANT INFORMATION BEFORE YOU BEGIN THIS APPLICATION

You have a duty to take reasonable care not to make a misrepresentation when applying for insurance. If you do not comply with your duty to take reasonable care, Windsor Income Protection, the insurer, may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive may be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty to Take Reasonable Care section on page 2 of this form which explains your duty, including the effect if you don't comply.

MEMBER DETAILS

Australian Food Super member no:

Date of Birth (ddmmyyyy)

Mr/Mrs/Ms/Miss/Other

Surname

Given Names

Street Number/PO Box

Street Name

Suburb

State

Postcode

Telephone (daytime)

Mobile

Email

DO YOU WANT TO CHANGE YOUR LEVEL OF INCOME PROTECTION INSURANCE COVER?

If you earn more than \$40,000 per year, you have the opportunity to increase your cover. If you do this within 90 days of confirmation from us that your IP Cover has started, increased cover will also be automatic with no questions asked.

Remember, cover can only be for a maximum of 75% of your current average pay. Cover can be purchased in single units, each offering the equivalent of \$500 in cover per month (\$115.38 per week for each unit of cover). Please see the table on page 9 of the Insurance Guide and select the level of cover that best suits your needs.

I want a total of units of Income Protection insurance (default cover is 5 units).

ARE YOU AN OFFICE WORKER?

Please tick the box if you are an Office Worker and return the form to us.

Yes, I am an Office Worker.

Office Workers (defined as 'White Collar' in the insurance policy) are members who perform only non-manual duties and work at least 75% of the time in an office environment and have done so for at least 12 months. If you are completing this declaration to advise that you are an office worker please refer to the Duty to Take Reasonable Care on the following page.

Signature of member:

Date (dd/mm/yyyy)

Sign here



YOUR DUTY TO TAKE REASONABLE CARE

When you apply for insurance through Australian Food Super, the insurer conducts a process called underwriting. It's how they decide whether they can cover you, and if so, on what terms and at what cost.

You may be asked questions the insurer needs 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 provide in response to these questions is vital to the insurer's decision.

When answering questions as part of your application, you have a legal duty to take reasonable care not to make a misrepresentation to the insurer. 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 initial applications for insurance cover and also applies when increasing or making changes to existing insurance, and to 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. 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. 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 the insurer later investigates whether the information given to them was true. For example, they may do this when a claim is made. Before the insurer exercises any of these remedies, they will explain their reasons and what you can do if you disagree.

Guidance for answering questions

You are responsible for the information provided when you apply for insurance. When answering the questions, please:

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

If you need help

It's important that you understand this information and the questions we and the insurer ask. Ask us, the insurer, or a person you trust, such as your 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're here to help and can provide additional support for anyone who might need it.

Notifying the insurer

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

YOUR PRIVACY

Personal information is protected by the Australian Food Super Privacy Policy. The Privacy Policy outlines the approach that Australian Food Super takes to the personal information which is collected in the course of work. Australian Food Super and its insurers are bound by the Australian Privacy Principles contained in the Privacy Act 1988 (and subsequent amendments). For more information, please contact Australian Food Super or obtain a copy of the Privacy Policy from ausfoodsuper.com.au.

CONTACT AUSTRALIAN FOOD SUPER

Telephone: 1800 808 614
Facsimile: 1300 855 378
Website: ausfoodsuper.com.au

Australian Food Super products are issued by Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895
AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (the Fund) ABN: 28 342 064 803 Registration No. R1001778.



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