

feed your **future**



Australian
**FOOD
SUPER**

 Your Industry Fund



INSURANCE GUIDE

1 OCTOBER 2023

The information in this document forms part of the Product Disclosure Statement for Australian Food Super dated 1 October 2023



FEED YOUR FUTURE



Australian
**FOOD
SUPER**

 Your Industry Fund

This document is issued by Australian Meat Industry Superannuation Pty Ltd ABN 25 002 981 919, AFSL No. 238829, as Trustee for the Australian Meat Industry Superannuation Trust (the "Fund") ABN 28 342 064 803 (Australian Food Super).

The information in this document is general information only. It does not take into account your particular objectives, financial situation or needs. Before acting on information in this document you should consider the appropriateness of the information having regard to your particular objectives, financial situation and needs. You should obtain financial advice tailored to your personal circumstances.

The governing rules of the Fund are contained in the Trust Deed, which is available online at ausfoodsuper.com.au. From time to time the Trustee may alter the provisions of the Trust Deed.

Insurance cover is provided through a group life policy issued by AIA Australia Ltd ABN 79 004 837 861, AFSL No. 230043, and an income protection policy issued by Windsor Income Protection Pty Ltd ABN 56 104 714 171, AFSL No. 400598, to the Trustee. In the event of a dispute, the information in these policies overrides the information in this Insurance Guide.

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WHY SHOULD YOU THINK ABOUT INSURANCE COVER?

The right level of insurance cover can help you and your loved ones with unexpected costs during difficult times.

It is important to consider what types and level of insurance cover would be appropriate to help you and your family financially if illness or injury was to prevent you from working, or you were to pass away.

You should also think about whether you would be able to get the same types of cover outside the superannuation environment and how much insurance cover costs.

In most cases, you will not need to complete any medical questionnaires or examinations before you can get cover through your Australian Food Super membership.

If you need help understanding your options, contact the Member Hotline on 1800 808 614.



WHO CAN GET INSURANCE COVER THROUGH AUSTRALIAN FOOD SUPER?

All Australian Food Super members under 70 years old can access insurance cover through their superannuation membership.

Insurance cover is not available through our Pension product.

There are some eligibility conditions you need to meet for your insurance cover to start. Your insurance cover will start as "New Events Cover", but once you have met the required conditions your cover will become "Full Cover".

This Insurance Guide sets out what those conditions are and provides you with important information and definitions to help you understand your insurance cover through Australian Food Super.

WHAT TYPE OF INSURANCE COVER CAN YOU GET?

Three types of insurance cover are available through your Australian Food Super membership:



Life cover

A lump sum amount is paid to your beneficiaries when you die, or to you if you have a terminal illness.



Total and Permanent Disability (TPD) cover

A lump sum benefit is paid if it is determined that you have been totally and permanently disabled and are unable to work in any occupation.



Income Protection (IP) cover

If you are injured or become sick and are unable to work in your current occupation, up to 75% of your normal income is paid for up to 2 years.

Further information about each type of cover, including the value and cost, is set out in the following pages.

The Australian Food Super Product Disclosure Statement (PDS) contains a summary of the significant information about insurance cover. This Insurance Guide provides additional important information. To understand the insurance cover available to members of Australian Food Super, you should read the PDS before reading this Guide.



LIFE COVER

The purpose of Life Cover is that if you pass away, the Insurer will pay your cover amount as a lump sum to your beneficiaries (as determined under superannuation law and the Fund's Trust Deed).

Your account balance is also payable in the event of your death. Refer to the *Super Payments Fact Sheet* at ausfoodsuper.com.au/join-australian-food-super for more information, including how your beneficiaries are determined.

The cost of your Life Cover won't change over time (unless you choose to change the amount of cover you have), but the amount of cover that you have will decrease as you get older until you reach age 70. Once you turn 70 your Life Cover will stop.

See the sections How much cover will you receive? on pages 6 - 7 and How much does insurance cover cost? on page 11 to find out more.

Life Cover is provided via an insurance policy between the Trustee and AIA Australia Ltd.

What if you have a Terminal Illness?

If you are diagnosed with a terminal illness you may be able to claim your life insurance benefit.

To allow the Australian Food Super Trustee to assess your case, you will need to provide medical reports from two treating doctors certifying that you are suffering from an illness that they believe

will result in your death within 12 months of the certification. One of the doctors should specialise in the illness or condition you are claiming for. You may also be eligible to access your account balance if you have a terminal medical condition. Note that to access your superannuation balance, two doctors (one a specialist in the relevant field) must certify that your illness or condition is likely to result in your death in 24 months. Refer to the *Super Payments Fact Sheet* at ausfoodsuper.com.au/join-australian-food-super for more information.

What is the process for making a claim?

The easiest way to make a claim is to contact us on **1800 808 614** and we will be able to help you or your loved ones through the process.

More information about the claims process can be found on our website ausfoodsuper.com.au.

How are life and terminal illness benefits paid?

These benefits are paid into your Australian Food Super account, and invested in the Secure option. This is intended to ensure that negative investment returns, which may occur from time to time, do not reduce the benefit. Any insurance benefits in your account will remain in the Secure option even if you switch the superannuation component of your account balance to a different investment option.



TOTAL AND PERMANENT DISABLEMENT (TPD) COVER

The purpose of TPD Cover is to help provide you with financial support if you are ever permanently injured or disabled to the point where it is likely that you will never again work in any occupation or job. This means the insurer will pay your TPD benefit to you as a lump sum if you meet the definition of Total and Permanent Disablement. Your account balance is also payable where you become permanently incapacitated. Refer to the *Super Payments Fact Sheet* at ausfoodsuper.com.au/join-australian-food-super for more information.

The amount of TPD Cover that you can receive through your Australian Food Super membership depends on your age and occupation at the date of your injury or disablement. Like Life Cover, the cost of your TPD Cover will not change over time, (unless you choose to change the amount of cover you have), but the amount of cover that you have will decrease as you get older until you reach age 70. Once you turn 70 your TPD Cover will stop.

See the sections How much cover will you receive? on pages 6 - 7 and How much does insurance cover cost? on page 11 to find out more.

TPD Cover is provided via an insurance policy between the Trustee and AIA Australia Ltd.



Who decides if you are Totally and Permanently Disabled?

To determine if you are Totally and Permanently Disabled, you will need to be assessed by the Insurer and the Trustee of Australian Food Super against the definition of Total and Permanent Disablement as set out in the insurance policy (see Definitions on page 14 of this Guide).

In order to make this assessment you may be asked to supply medical records, including doctors' reports, and also information from your employer (if you have one) about when you stopped working and what your usual activities at work were. You will also need to supply information about any training and education you have had.

What is the process for making a claim?

The easiest way to make a claim is to contact us on **1800 808 614** and we will be able to help you through the process.

How are TPD benefits paid?

If you receive a TPD benefit, it will be paid into your Australian Food Super account, and invested in the Secure option. This is intended to ensure that negative investment returns, which may occur from time to time, do not reduce your benefit while you consider your options. Any insurance benefits in your account will remain in the Secure option even if you switch the superannuation component of your account balance to a different investment option.



INCOME PROTECTION (IP) COVER

IP Cover is designed to pay you a benefit if you are unable to work for a period of time because of illness or injury. The Insurer will pay you a fortnightly benefit intended to replace up to 75% of your usual income for a period of up to 2 years, or until you return to work, whichever occurs first.

The cost of your IP Cover will depend on how much you are insured for, and your occupation at the time of the claim. The benefit amount you will receive will depend on the level of injury you have suffered and whether or not you receive other payments like Workers Compensation.

See the sections How much cover will you receive? on pages 6 - 7 and How much does insurance cover cost? on page 11 to find out more.

IP Cover is provided via an insurance policy between the Trustee and Windsor Income Protection Pty Ltd.

How much cover do you need?

Whether you receive cover automatically or you opt in, the default level of IP cover is 5 units. Because the maximum IP benefit payable is 75% of your income, this default level may be too low for your needs, or too much (meaning you may be paying premiums for cover you would not be eligible to claim). Refer to the table on page 9 for the amount of cover equal to 75% of income, for various levels of income.

What is the process for applying for a benefit?

IMPORTANT: the date of your disablement must have occurred within 24 months of the date of the original injury which caused it in order for you to be eligible to make a claim.

A 30 day waiting period applies before benefits become payable. See Definitions on page 14 of this Guide for more information about the waiting period.

In order to apply for an IP benefit, you, your employer and your medical practitioner will need to complete an *Income Protection Claim* form.

This form is designed to collect the medical information that is needed in order for the Insurer and the Australian Food Super Trustee to assess your claim. It can be downloaded from our website ausfoodsuper.com.au/forms-members/ or you can contact the Insurer's claim department - n2n Claims Solutions - directly on 1300 014 120 (landline only) or +612 9191 1985.

How are IP benefits paid?

Any IP benefits you receive will be paid into your nominated bank account.



WHEN DOES COVER START?

There are two ways insurance cover can start:

1. **Automatically** once you meet eligibility criteria

OR

2. You can **Opt In** to insurance cover at any time

Whether your cover starts automatically, or you opt in to cover, for IP cover you will need to be able to demonstrate that you were 'at work' on the date the insurance cover starts. See the Definitions section to learn about what constitutes being 'at work' for IP Cover.

All insurance cover stops at the age of 70.

1. AUTOMATIC INSURANCE COVER

Automatic Life and TPD cover will start once:

- › you are aged 25 years old
- AND
- › you have \$6000 in your Australian Food Super account

Automatic IP cover will start from the first day you are considered to be 'at work' once you've met these age and account balance requirements.

Do you need to complete health questions?

No, if you are eligible for Automatic Insurance Cover you do not have to complete any health questions.

2. OPT IN COVER

You can apply for insurance cover – known as 'opting in' - at any time. This includes where:

- › you are under age 25 when you join, or
- › you have an account balance of less than \$6000, or
- › you have cancelled insurance cover that you previously held through Australian Food Super.

If accepted, your Life and TPD cover will start from the date of your application. Your IP cover will start from the date of your application, provided you are 'at work'.



How do you Opt In?

You can Opt In to insurance cover using the *Insurance Opt In* form available online at ausfoodsuper.com.au or by calling us on 1800 808 614. You will also receive a copy of the form with your Welcome Letter when you first join Australian Food Super.

Do you need to complete health questions?

Depending on when you choose to Opt In, different conditions will apply:

Less than 90 days from Welcome Letter

If you Opt In to insurance cover within 90 days of receiving your Australian Food Super Welcome Letter, you won't need to answer any health questions.

More than 90 days from Welcome Letter

If you Opt In to insurance cover more than 90 days after receiving your Australian Food Super Welcome Letter, you will need to answer some health questions before cover can be provided.

HOW MUCH COVER WILL YOU RECEIVE?

All insurance cover through Australian Food Super – Life, TPD and IP - is provided in units.

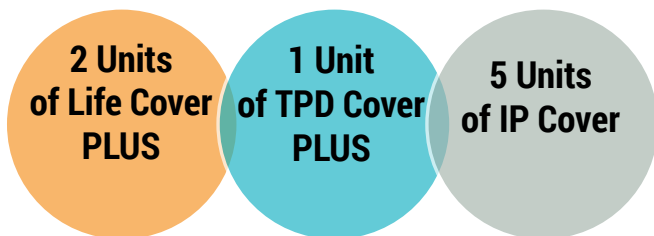
As stated previously, you will need to be 'at work' for your IP cover to start. When cover starts, it is provided on a New Events Cover basis.

See Important Terms and Conditions on page 12 to see what New Events Cover means and when it will change to Full Cover.

All cover is provided on a Manual Worker basis unless you advise us that you are an Office Worker. See Definitions on page 14 to find out which one you are. You can let us know you are an Office Worker by completing the *Office Worker occupation declaration* form available at ausfoodsuper.com.au/forms-members/.

1. AUTOMATIC INSURANCE COVER

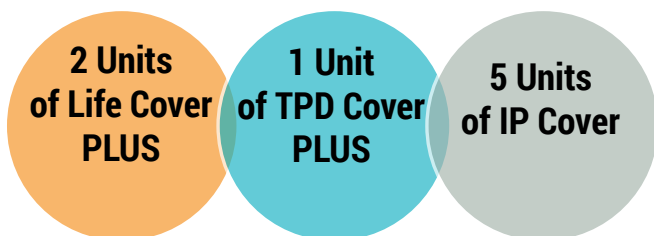
When Automatic Insurance Cover starts you have:



2. OPT IN COVER

You can Opt In to the type/s of insurance cover that suit your circumstances. Note: if you opt in to TPD Cover you must elect at least one unit of Life Cover.

Unless you let us know that you would like a particular type and/or amount of cover, when you Opt In to insurance cover you will receive:



WHAT IS THE VALUE OF YOUR COVER?

The value of the total insurance benefit you may receive depends on your age and occupation.

All cover ends when you reach age 70 years.



LIFE COVER

The value of each unit of Life Cover depends on whether you are a Manual or an Officer Worker – see Definitions to find out which one you are. Cover defaults to Manual Worker.

In both cases, the value of your Life Cover decreases as you get older.

For example, if you are a Manual Worker with 2 units of Life Cover, at age 30 you have an insured amount of \$124,600.

When you turn 33, the value of your 2 units of Life Cover will reduce to \$103,800.

Manual Workers – Value per unit of Life Cover

AGE*	1 Unit	2 Units	3 Unit
to 32	\$62,300	\$124,600	\$186,900
33 – 45	\$51,900	\$103,800	\$155,700
46 – 55	\$41,550	\$83,100	\$124,650
56 – 65	\$30,100	\$60,200	\$90,300
66	\$15,600	\$31,200	\$46,800
67	\$12,450	\$24,900	\$37,350
68	\$10,400	\$20,800	\$31,200
69	\$7,790	\$15,580	\$23,370
70	\$0	\$0	\$0

*Age last birthday in years as at 30 June each year.

Office Workers – Value per unit of Life Cover

AGE*	1 Unit	2 Units	3 Unit
to 32	\$93,450	\$186,900	\$280,350
33 – 45	\$77,850	\$155,700	\$233,550
46 – 55	\$62,325	\$124,650	\$186,975
56 – 65	\$45,150	\$90,300	\$135,450
66	\$23,400	\$46,800	\$70,200
67	\$18,675	\$37,350	\$56,025
68	\$15,600	\$31,200	\$46,800
69	\$11,685	\$23,370	\$35,055
70	\$0	\$0	\$0

*Age last birthday in years as at 30 June each year.

Restrictions and Exclusions on Life Cover benefits payable

The maximum amount of Life Cover you can have is 20 Units.

No Life Cover insurance benefit will be paid if your illness or injury is directly or indirectly caused as a result of war outside of Australia.

Life Cover insurance benefits payable are limited to one unit of cover if the illness or injury resulting in death is directly or indirectly caused by any intentional self-inflicted injury or any attempt to commit suicide.



TPD COVER

The value of each unit of TPD Cover depends on whether you are a Manual or an Officer Worker – see Definitions to find out which one you are. Cover defaults to Manual Worker.

In both cases, the value of your TPD Cover decreases as you get older.

For example, if you are a Manual Worker with 1 unit of TPD Cover, at age 30 you have an insured amount of \$62,300. When you turn 33, the amount of your 1 unit of TPD Cover will reduce to \$51,900.

Manual Workers – Value per unit of TPD Cover

AGE*	1 Unit	2 Units	3 Unit
to 32	\$62,300	\$124,600	\$186,900
33 – 45	\$51,900	\$103,800	\$155,700
46 – 55	\$41,550	\$83,100	\$124,650
56 – 65	\$30,100	\$60,200	\$90,300
66	\$15,600	\$31,200	\$46,800
67	\$12,450	\$24,900	\$37,350
68	\$10,400	\$20,800	\$31,200
69	\$7,790	\$15,580	\$23,370
70	\$0	\$0	\$0

*Age last birthday in years as at 30 June each year.

Office Workers – Value per unit of Life Cover

AGE*	1 Unit	2 Units	3 Unit
to 32	\$93,450	\$186,900	\$280,350
33 – 45	\$77,850	\$155,700	\$233,550
46 – 55	\$62,325	\$124,650	\$186,975
56 – 65	\$45,150	\$90,300	\$135,450
66	\$23,400	\$46,800	\$70,200
67	\$18,675	\$37,350	\$56,025
68	\$15,600	\$31,200	\$46,800
69	\$11,685	\$23,370	\$35,055
70	\$0	\$0	\$0

*Age last birthday in years as at 30 June each year.

Restrictions and Exclusions on TPD Cover benefits payable

The maximum amount of TPD Cover you can have is 20 Units.

No TPD Cover Insurance benefit will be paid if:

- › your illness or injury is directly or indirectly caused as a result of war outside of Australia.
- › the illness or injury resulting in TPD is directly or indirectly caused by any intentional self-inflicted injury or any attempt to commit suicide.



IP COVER

Each unit of IP Cover is the equivalent benefit of \$500 per month, or \$115.38 per week before tax.

The maximum benefit period for IP Cover is 2 years (104 weeks) and the maximum amount of benefit payable is the lesser of:

- › 75% of your income, and
- › the value of the number of units of IP Cover you have

For example, if you have 5 units of cover and you earn an income of \$4,000 per month, the maximum benefit you will receive is the lesser of:

- › 75% of income = 75% of \$4000 = \$3000
- and

- › 5 units x \$500 = \$2,500

So, in this case the maximum benefit that you would receive is \$2,500 per month for a maximum period of 2 years.

The maximum monthly benefit you can receive without the need to answer any health questions is \$25,000 providing your annual income is sufficient to warrant that level of cover (this is known as the Automatic Acceptance Limit). You can apply to have up to a maximum of \$50,000 of IP cover, however, you will need to undergo medical reviews as required by the Insurer.

In determining the amount payable the insurer will also consider any other income that you may be receiving such as workers compensation payments or social security benefits. Insured amounts payable are reduced by this other income. (See below for further details).

There is a 30-day Waiting Period prior to IP benefits being paid. During these 30 days there is no benefit payable. See Definitions for more details.

Any IP Cover benefit paid is subject to taxation at PAYG tax rates. The Insurer will provide you with a PAYG Tax Statement at the end of each financial year, and you will need to include the Income Protection benefit on your tax return for the year.

Restrictions & Exclusions on IP benefits payable

Depending on your circumstances, there may be some restrictions placed on the maximum amount of IP Cover benefits you can receive.

It is also important to know that IP benefits form part of your taxable income, and so PAYG tax is deducted.



Partial Disablement

If you are able to go back to work in a reduced capacity during your period of disablement, then the IP benefit payable will be calculated as the difference between your earnings from this reduced work capacity and your pre-disablement income, multiplied by the benefit for Total Disablement.

If you are able to go back to work in a reduced capacity and there is such work available, but you decline to do so or you resign, then the benefit payable will reduce to 25% of the benefit for Total Disablement.

Income received from other sources

If, after the 30-day Waiting Period ends, you:

- receive sick leave payments, or
- receive (or should receive) "not at work" related payments either directly or indirectly from another source,

the benefit paid will be equal to the difference between those payments you receive (or should receive) and the maximum amount payable under the insurance policy.

"Not at work" payments include statutory benefits such as Workers Compensation.

For example, if you are entitled to a maximum IP benefit of \$2,500 per month under the insurance policy and you receive Workers Compensation payments of \$500 per month, then the benefit amount payable from your Australian Food Super IP Cover will be \$2,000 per month ($\$2500 - \$500 = \2000).

Note: if payments received from other sources are greater than the amount of IP Cover you are entitled to, then no benefit is payable to you under the insurance policy.

Between ages 65 and 70 years

After you reach age 65 years, there are restrictions to the amount of IP Cover benefits payable. No benefit is payable once you reach age 70 years.

Sickness – if you are aged between 65 and 70 years old, the maximum benefit period for IP Cover due to sickness is 12 weeks OR until you turn age 70 years, whichever occurs first.

Injury – if you are aged between 65 and 70 years old, the maximum benefit period for IP Cover due to injury is 52 weeks OR until you turn age 70 years, whichever occurs first.

Exclusions

No IP Cover benefits will be payable if the Injury or Sickness is directly caused by or resulting from:

- any consequence of war, invasion or civil war
- intentional self-inflicted Injury or Sickness, including any attempt at suicide
- uncomplicated pregnancy or childbirth
- any pre-existing Sickness unless waived under the Special Provision of the Policy
- any criminal act which results in you being charged by the police. Should you subsequently be found not guilty of the act in question or the charges are withdrawn, this exclusion will not apply.
- any claim relating to an Injury that occurred prior to the commencement of IP Cover with Australian Food Super.

Please see the table below for a guide as to the amount of cover that is provided for up to 30 units of cover. Cover is available up to a limit of 100 units:

If your pay is this much per:		You can insure up to 75% of it, which is:	To cover that amount you'll need this many units of insurance:	Manual Worker cover cost (per week)	Office Worker cover cost (per week)
Year	Month				
up to \$8,000	\$667	\$500	1	\$0.55	\$0.40
\$16,000	\$1,333	\$1,000	2	\$1.10	\$0.80
\$24,000	\$2,000	\$1,500	3	\$1.65	\$1.20
\$32,000	\$2,666	\$2,000	4	\$2.20	\$1.60
\$40,000	\$3,333	\$2,500	5	\$2.75	\$2.00
\$48,000	\$4,000	\$3,000	6	\$3.30	\$2.40
\$56,000	\$4,667	\$3,500	7	\$3.85	\$2.80
\$64,000	\$5,333	\$4,000	8	\$4.40	\$3.20
\$72,000	\$6,000	\$4,500	9	\$4.95	\$3.60
\$80,000	\$6,667	\$5,000	10	\$5.50	\$4.00
\$88,000	\$7,333	\$5,500	11	\$6.05	\$4.40
\$96,000	\$8,000	\$6,000	12	\$6.60	\$4.80
\$104,000	\$8,667	\$6,500	13	\$7.15	\$5.20
\$112,000	\$9,333	\$7,000	14	\$7.70	\$5.60
\$120,000	\$10,000	\$7,500	15	\$8.25	\$6.00
\$128,000	\$10,667	\$8,000	16	\$8.80	\$6.40
\$136,000	\$11,333	\$8,500	17	\$9.35	\$6.80
\$144,000	\$12,000	\$9,000	18	\$9.90	\$7.20
\$152,000	\$12,667	\$9,500	19	\$10.45	\$7.60
\$160,000	\$13,333	\$10,000	20	\$11.00	\$8.00
\$168,000	\$14,000	\$10,500	21	\$11.55	\$8.40
\$176,000	\$14,667	\$11,000	22	\$12.10	\$8.80
\$184,000	\$15,333	\$11,500	23	\$12.65	\$9.20
\$192,000	\$16,000	\$12,000	24	\$13.20	\$9.60
\$200,000	\$16,667	\$12,500	25	\$13.75	\$10.00
\$208,000	\$17,333	\$13,000	26	\$14.30	\$10.40
\$216,000	\$18,000	\$13,500	27	\$14.85	\$10.80
\$224,000	\$18,667	\$14,000	28	\$15.40	\$11.20
\$232,000	\$19,333	\$14,500	29	\$15.95	\$11.60
\$240,000	\$20,000	\$15,000	30	\$16.50	\$12.00

CAN YOU CHANGE YOUR AMOUNT OF INSURANCE COVER?

You can change the amount of insurance cover you have by increasing, decreasing or cancelling it, at any time. Call the Member Hotline on 1800 808 614 for help on how to change or cancel cover.

Adding Additional Cover

You can apply to increase the level of insurance cover you have. Any additional cover you receive will be provided on a New Events Cover basis on the same terms as your standard insurance cover. See Important Terms and Conditions.

1. AUTOMATIC INSURANCE COVER

If you receive Automatic Insurance Cover, we will send you a communication – via letter or email - to let you know when your cover has started and what level of cover you have. We will also include information about increasing your level of cover without needing to answer health questions and/or other special offers that you may be eligible for at that time.

Generally, you will have 90 days from the date of our confirmation that your Automatic Insurance Cover has started to double your Life Cover to 4 units and your TPD Cover to 2 units without completing any health questions. You will also have a 90-day window to increase the number of units of IP Cover that you have in place up to a maximum of \$25,000 without completing any health questions or being subject to ongoing pre-existing sickness exclusions once you have Full Cover.

You can choose to increase your cover (up to the maximum amounts) at any time outside this window, however you will need to answer health questions and/or your cover may be subject to ongoing pre-existing sickness exclusions, and your application will be subject to approval by the Insurer.

You can apply to change your level of cover by completing the *Application to Change Life and/or TPD* form and/or the *Application to Increase or Decrease Income Protection* form, both available from our website ausfoodsuper.com.au

2. OPT IN COVER

If you have Opted In to insurance cover early (i.e. before Automatic Insurance Cover starts) you can choose to increase your level of cover at any time.

Generally, you will have 90 days from the date that we confirm your insurance cover has started to double your Life and TPD Cover without the need to complete any health questions. If you wish to increase your Life and TPD Cover outside this window you will need to answer health questions and your application will be subject to Insurer approval.

You can apply to increase your IP Cover up to \$25,000 at any time without the need to answer health questions, however your additional cover will be subject to an ongoing pre-existing sickness/injury exclusion.

Accidental Life and TPD Cover

If you apply for additional Life Cover and TPD Cover, the Insurer will provide "Accidental Life Insurance and TPD Cover" while your application is being assessed.

The cover will start from the date your application is received by the Insurer and will end the earlier of:

- › the date you withdraw your request for the additional cover;
- › the date the Insurer accepts your request for additional cover;
- › the date the Insurer rejects your request for additional cover;
- › the date a Life Insurance or terminal illness benefit becomes payable;
- › 90 days from the date the insurer is notified of your request for the additional cover.

A benefit may be payable if you suffer an injury that results, within 365 days of the injury occurring, in your death or you becoming TPD. The maximum amount payable is \$1.5million or the amount of cover you have applied for, whichever is less.

Life Events

You may apply to increase your Life Cover and TPD Cover by one unit without answering any health questions when certain events take place in your life. Eligible events are:

- 1) You get married
- 2) You take out a mortgage on a newly acquired primary residence
- 3) You give birth or adopt a child
- 4) You turn 30 or 50 years old

Increases in cover under these Life Event provisions is limited to an additional 3 units during your membership and one unit per Life Event per year.

To apply you will need to complete the *Application to increase Life and/or TPD insurance – Life Events* form which can be downloaded from our website or call the Member Hotline on 1800 808 614 to request a copy. As part of the application you will need to confirm you are in Active Employment and supply sufficient evidence of the Life Event.

Reducing or Cancelling Cover

LIFE AND TPD COVER

You may choose to reduce the amount of Life and TPD Cover you have, or you may choose to cancel or 'opt out' of Life and/or TPD Cover, at any time. Depending on when your request is received, premiums may or may not be refunded.

Less than 60 days from cover starting

If your request to reduce or cancel your Life and/or TPD Cover is received by Australian Food Super within 60 days of your insurance cover first starting, then the relevant premiums that have been deducted for your Life and/or TPD Cover will be refunded to your Australian Food Super account. Your cover will stop or be reduced as requested effective from the date your cover first started and no claims will be considered against the cover you have opted out of or reduced your total cover by.

More than 60 days from cover starting

If your request to opt out or reduce your Life and/or TPD Cover is received more than 60 days after the cover first starts, the opt out or reduction will only be effective from the last day that the current premium payment has been made to and there will be no refund of premiums. No claims will be considered against the cover that you have opted out from or reduced your total cover by on or after the date that the premiums for the cover had been paid to.

NOTE: The amount of TPD Cover you have cannot exceed the amount of Life cover you have. Where you choose to reduce or opt out of Life Cover, your TPD Cover will be reduced to an amount that does not exceed the amount of Life Cover you have left.

IMPORTANT: If you decide in the future to apply for Life and/or TPD Cover after you have opted out, or you apply to increase your cover after you have reduced it, you will need to answer some health questions and your application will be subject to approval by the Insurer.

You will usually need to submit your request in writing to Australian Food Super before your cover will be cancelled or reduced.

For help on how to make a request to reduce or cancel your Life and/or TPD Cover please call the Member Hotline on 1800 808 614.

IP COVER

You may choose to reduce the amount of IP Cover you have, or you may choose to cancel or 'opt out' of IP Cover, at any time. Depending on when your request is received, premiums may or may not be refunded.

Less than 90 days from cover starting

If you opt out of your IP Cover by cancelling it within 90 days of the cover starting, you will be entitled to a refund of any premium already deducted from your account, provided you have not made a claim. Your cover will stop effective from the date it first stated and no claims will be considered against the cover opted out of.

More than 90 days from cover starting

If you opt out of your IP Cover by cancelling it more than 90 days after cover first started you will not be entitled to a refund or premiums. The cancellation will take effect from the date it is received.

If you wish to decrease your IP cover, you must submit an *Application to Increase or Decrease Income Protection* form to Australian Food Super. Your newly elected reduced level of cover will start from the date the form is received.

You will usually need to submit your request in writing to Australian Food Super before your cover will be cancelled or reduced.

For help on how to make a request to reduce or cancel your IP Cover please call the Member Hotline on 1800 808 614.

HOW MUCH DOES INSURANCE COVER COST?

The costs for insurance cover – known as insurance premiums – are deducted from your Australian Food Super account on a weekly basis.

The weekly cost per unit of insurance cover is:

	Life Cover	TPD Cover	IP Cover Manual Worker	IP Cover Office Worker
1 Unit	\$1.73	\$2.89	\$0.55	\$0.40

To calculate your insurance premiums each week, multiply the weekly cost per unit from the table above by the number of units of cover you have.

For example, if you receive Automatic Insurance Cover your total weekly premium is calculated as:

2 Units of Life Cover	1 Unit of TPD Cover	5 Units of IP Cover (Manual Worker)
(2 x \$1.73)	(1 x \$2.89)	(5 x \$0.55)
\$3.46	\$2.89	\$2.75
Total premiums = \$9.10 per week		

Please note:

- once you are deemed eligible for Automatic Insurance Cover, unless you advise us in writing or over the phone that you do not wish to have insurance cover, we will deduct \$9.10 per week from your Australian Food Super account for Life, TPD and IP Cover from the date cover starts.
- all members are considered to be Manual Workers by default and will be charged the weekly premium rate for IP Cover for a Manual Worker unless you advise us you are an Office Worker.

If you have any additional cover, it is provided on the same weekly premium rates per unit of cover as set out above.

For example, if you are a 30 year old Manual Worker with Automatic Insurance Cover and you have added 4 extra units of Life Cover, your weekly premiums will be:

6 Units of Life Cover	1 Unit of TPD Cover	5 Units of IP Cover (Manual Worker)
(6 x \$1.73)	(1 x \$2.89)	(5 x \$0.55)
\$10.38	\$2.89	\$2.75
Total premiums = \$16.02 per week		

and you will have a total level of cover of:

- 6 Units of Life Cover** = 6 x \$62,300 = \$373,800
- 1 Units of TPD Cover** = 1 x \$62,300 = \$62,300
- 5 Units of IP Cover** = \$2,500 monthly benefit (up to 2 years)



WHEN DOES INSURANCE COVER STOP?

Life Cover, TPD Cover and IP Cover will all stop in the following circumstances:

- › Once you reach age 70; or
- › If your account has been inactive (that is, you have received no contributions or rollovers into your account) for 16 months and you have not elected to keep your insurance cover in place; or
- › You elect to cancel your cover (you can elect to cancel all or some types of cover); or
- › You cease to be a member of Australian Food Super; or
- › There is not enough money in your account to cover the insurance premiums; or
- › You join the armed forces (excluding Australian Armed Reserve Force members who are not on active duty outside Australia)

Life Cover and TPD Cover will stop when:

- › A Life benefit (for death or terminal illness) becomes payable; or
- › A TPD benefit becomes payable to you. Where your TPD Cover is less than your Life cover, your Life Cover will be reduced by the amount of the TPD. This reduced amount of Life Cover for death and terminal illness will continue.

IP Cover will stop when:

- › Your premiums remain unpaid for 30 days after the premium due date; or
- › 12 months after the commencement of unpaid leave; or
- › You die.

IMPORTANT TERMS AND CONDITIONS

What is New Events Cover?

New Events Cover means we do not cover you for pre-existing medical conditions/injuries until you satisfy certain criteria at which time your cover becomes Full Cover. However, you are covered for any new event that occurs.

Full Cover means your insurance cover is not limited by pre-existing medical conditions.

When does New Events Cover Apply?

All members of Australian Food Super who have insurance cover will be subject to New Events Cover from the date their cover starts until they have met the conditions to change their cover to Full Cover.

When does New Events Cover become Full Cover?

1. AUTOMATIC INSURANCE COVER

If you are eligible for Automatic Insurance Cover, then Full Cover will start when:

- › you have been 'at work' for at least 30 consecutive days; and
- › we have received a superannuation guarantee contribution for you in the 120 days before your Automatic Insurance Cover started.

If we did not receive a superannuation guarantee contribution for you in the 120 days before your Automatic Insurance Cover started then New Events Cover will remain in place for at least 12 months from the date your cover started. It will change to Full Cover once these 12 months have passed AND you have then been 'at work' for at least 30 consecutive days.

If you are unable to satisfy either of the above conditions then your cover will continue to be provided as New Events Cover.

2. OPT IN COVER

If you Opted In to Insurance Cover, your New Events Cover becomes Full Cover on the earlier of the following occurring:

- › You are 'at work' for at least 30 consecutive days 12 months after your insurance cover commenced and we have received a superannuation guarantee contribution in respect of your employment; OR
- › You are 'at work' for at least 30 consecutive days after you are both over the age of 25 years and have an account balance over \$6,000 and we have received a superannuation guarantee contribution in respect of your employment.

If you are unable to satisfy either of the above conditions then your cover will continue to be provided as New Events Cover.



Are you covered outside Australia?

Life Cover and TPD Cover

If you have Life Cover and TPD Cover, it covers you 24 hours a day, worldwide. Depending on the circumstances, you may need to pay to return to Australia for medical assessments when making a TPD claim. This will be discussed with you during the claims process.

IP Cover

If you have IP Cover, it will cover you when you travel and/or reside overseas EXCEPT if you travel to a country that, as at the day prior to your date of travel, is the subject of an Australian Government's travel advisory notice, issued by Department of Foreign Affairs & Trade (DFAT), advising against all travel to that country. If the travel advisory notice is downgraded then any Injury or Sickness that occurs after such downgrade will be covered, subject always to the terms of the insurance Policy.

If you suffer a Disablement whilst overseas or travel overseas after the commencement of a period of disability, the Maximum Benefit Period shall be limited to a maximum of 12 weeks whilst you remain overseas. Upon return to Australia, or a country acceptable to the Insurer, your benefits may recommence.

If you are not an Australian Resident and you take leave without pay, you will continue to be covered under your IP Cover for a maximum of 90 days from the date you start such leave. However, the employer must approve the leave without pay and your insurance premiums for this period of leave without pay must continue to be paid. Your average income will be calculated from the 12 months prior to the commencement of your leave without pay.

Can you transfer your cover to Australian Food Super?

If you have existing Life Insurance Cover or TPD Insurance Cover through another complying superannuation fund which is similar to the cover offered through Australian Food Super, you can apply to transfer your cover over to Australian Food Super.

Your application is subject to you:

- providing documentary evidence of your other cover, including the terms of the cover;
- rolling over your total account balance from the other superannuation fund to Australian Food Super;
- completing an application form to the Insurer's satisfaction
- cancelling your existing cover under the other superannuation fund/insurer.

The maximum amount of Life Cover and/or TPD Cover that can be transferred is \$1,000,000 (the equivalent of 20 units of cover). You cannot transfer an amount of Cover that would put you over the maximum benefit amount. Any Cover that is subject to a premium loading or exclusion may not be eligible to be transferred to Australian Food Super.



Before applying to transfer your Cover, you should consider speaking to a financial advisor or other independent expert. It is important that you understand the consequences of transferring insurance before you make an application to do so.

You can download a copy of the *Insurance Transfer* form from our website at ausfoodsuper.com.au or you can call the Member Hotline on 1800 808 614 to request a copy.

Can your cover be reinstated?

Generally, if your insurance cover has been cancelled, you will need to submit a new application to be able to receive cover again. You will need to answer health questions and your application will be subject to approval by the Insurer.

Where your insurance cover is cancelled because there is not enough money available in your account to cover your premiums, your cover may be reinstated without you needing to reapply for cover if a contribution or rollover is received into your account within 30 days of the cancellation date.

In all cases we will contact you before your cover is cancelled to let you know your options.

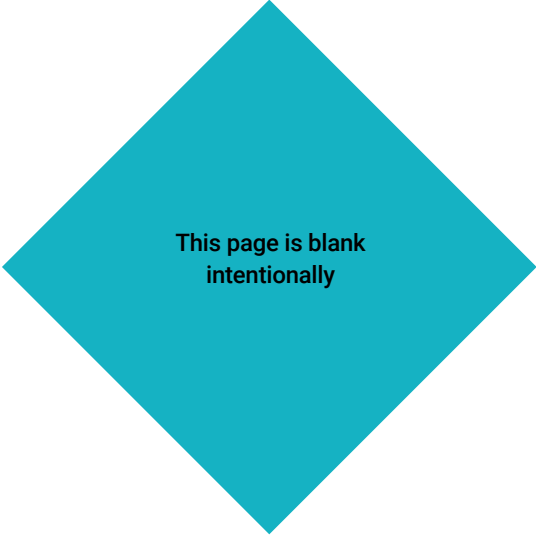
This document does not contain full details of the contract between Australian Food Super and its insurer and only offers a general guide to the insurance offered by Australian Food Super. Full details of the insurance arrangement are contained in the Insurance Policy Document. If you require further information about the insurance Australian Food Super offers please contact the Member Hotline on 1800 808 614.



DEFINITIONS

'at work'	<p>For Life and TPD Cover 'at work' is known as Active Employment in the insurance policy and is defined as: <i>a person who is employed by the employer and is capable of performing their identifiable duties without restriction by any Illness or Injury for at least 30 hours per week, whether or not they are actually working those hours.</i> For Life and TPD cover, whether you are 'at work' impacts when New Events Cover becomes Full Cover.</p> <p>For Income Protection Cover 'at work' is known as Actively At Work in the insurance policy and is defined as: <i>a person who is considered, in the Insurer's opinion, to be capable of performing all the duties of their usual occupation and capable of working their usual hours without restriction.</i> For IP cover, whether you are 'at work' impacts when your cover starts, and when New Events Cover becomes Full Cover.</p>
Illness	<p>For Life and TPD Cover: means sickness, disease or disorder.</p>
Injury	<p>For Life and TPD Cover: means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.</p> <p>For Income Protection Cover: A physical Injury which occurs fortuitously whilst Continuous Cover is in force and which results in disablement within 12 calendar months from the date of its occurrence and which continues for a period of not less than the waiting period, but does not include any condition which is also a Sickness.</p>
Insurer	<p>For Life and TPD Cover the Insurer is AIA Australia Ltd (ABN 79 004 837 861 AFSL 230043)</p> <p>For Income Protection Cover the Insurer is Windsor Income Protection Pty Ltd (ABN 56 104 714 171, AFSL No. 400598) with claim services provided by n2n Claims Solutions Pty Ltd (ABN 60 603 109 888)</p>
Manual Worker	<p>Members who perform manual duties and cannot be classified as an Office Worker</p>
Office Worker	<p>Members who perform only non-manual duties and work at least 75% of the time in an office environment and have done so for the last 12 months. Must complete <i>Office Worker occupation declaration</i> form.</p>
Sickness	<p>For Income Protection Cover: Sickness means any illness or disease, not falling within the definition of Injury, that first manifests during the period of insurance and which prevents the Insured Member from paid employment.</p>
Total Disablement	<p>For Income Protection Cover: As a result of Injury or Sickness the Insured Member is prevented from engaging in his or her usual occupation with their employer. The Insured Member must be Actively at Work at the time of the said Injury or Sickness occurs, and must be under the regular care of and acting in accordance with the instructions or professional advice of a Medical Practitioner or other appropriately qualified practitioner.</p>
Total and Permanent Disablement (for TPD Cover)	<p>For Life and TPD Cover Total and Permanent Disablement (TPD) means:</p> <p>(a) When a Covered Person is under age 65 and is Employed, on average, at least 15 Hours per week (the minimum hours) within the 12 months immediately prior to the Date of Disablement, or has been on Employer Approved Leave for no more than 24 consecutive months, if one of the following (i) and (iv), or (ii) and (iv), or (iii) and (iv), or (iv) applies:</p> <p>(i) the Covered Person suffering the permanent loss of use of 2 limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot).</p> <p>(ii) the Covered Person through Illness or Injury and having provided proof to the satisfaction of the insurer is permanently unable to perform 2 of the following 6 basic activities of everyday living.</p> <ul style="list-style-type: none"> • Dressing – to dress or undress; • Feeding – to eat and drink; • Bathing – to shower or bathe; • Toileting – to use the toilet including getting on and off; • Mobility – to get out of a bed or a chair or a wheelchair; • Continence – to control bladder or bowel function. <p>If the Covered Person can perform the activity by using special equipment, they will be considered able to undertake that activity</p> <p>(iii) the Covered Person through Illness or Injury is suffering from the permanent deterioration or loss of intellectual capacity and has provided proof to the insurer's satisfaction that the Covered Person is required to be under continuous care and supervision by another adult person for 6 consecutive months and this care is likely to be on a permanent daily basis and on-going.</p> <p>(iv) the Covered Person having been absent from their Occupation with the Employer through Injury or Illness for 3 consecutive months and having provided proof to our satisfaction that the Covered Person has become incapacitated to such an extent as to render the Covered Person unlikely ever to engage in or work for reward in any occupation or work for which he or she is reasonably qualified by reason of education, training or experience.</p>

<p>Total and Permanent Disablement (for TPD Cover)</p> <p><i>continued</i></p>	<p>(b) When a Covered Person is under age 65 and is Employed, on average, for less than the 15 hours per week (the Minimum Hours) within the 12 months immediately prior to the Date of Disablement, or has been on Employer Approved Leave for more than 24 consecutive months, or is 65 years or older regardless of hours worked, if one of the following (i) and (iv), or (ii) and (iv) or (iii) and (iv) applies:</p> <p>(i) the Covered Person suffering the permanent loss of use of 2 limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot).</p> <p>(ii) the Covered Person through Illness or Injury and having provided proof to the satisfaction of the Insurer is permanently unable to perform 2 of the following 6 basic activities of everyday living.</p> <ul style="list-style-type: none"> • Dressing – to dress or undress; • Toileting – to use the toilet including getting on and off; • Feeding – to eat and drink; • Mobility – to get out of a bed or a chair or a wheelchair; • Bathing – to shower or bathe; • Continence – to control bladder or bowel function. <p>If the Covered Person can perform the activity by using special equipment, they will be considered able to undertake that activity</p> <p>(iii) the Covered Person through Illness or Injury and having provided proof to the satisfaction of the Insurer is suffering from the permanent deterioration or loss of intellectual capacity that has required the Covered Person to be under continuous care and supervision by another adult person for 6 consecutive months and this care is likely to be on a permanent daily basis and on-going.</p> <p>(iv) the member is taken to be suffering permanent incapacity (whether physical or mental) and it is unlikely due to that incapacity that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience.</p> <p>(c) When a Covered Person is not Employed and in lieu of being employed is engaged in full time unpaid Domestic Duties in their own residence if one of the following (i) and (iii) or (ii) and (iii) applies:</p> <p>(i) the Covered Person suffering the permanent loss of use of 2 limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot) and ; or</p> <p>(ii) the Covered Person, as a result of Illness or Injury, is under the care of a Medical Practitioner and is unable to perform their normal Domestic Duties, or leave their residence unaided or engage in or work for reward in any occupation or work for 3 consecutive months.</p> <p>(iii) the Covered Person having provided proof to the insurer's satisfaction that the Covered Person has become incapacitated to such an extent as to render the Covered Person unlikely ever to engage in or work for reward in any occupation or work for which he or she is reasonably qualified by reason of education, training or experience.</p>
<p>Waiting Period (for IP Cover)</p>	<p>The Waiting Period is a period of 30 days. The Waiting Period starts from the date that the Injury or Sickness that your accepted claim results from occurs and/or is confirmed by your Medical Practitioner. Where a member is deemed to be entitled to a payment under the income protection policy, benefits are payable as soon as the 30-day Waiting Period has expired. No benefit will be paid for the waiting period. A member is not obliged to use any accrued sick leave, annual leave, long-service leave or other entitlements prior to being eligible for payment of a benefit.</p> <p>To be clear, the waiting period commences from the date that a member is first confirmed unable to work as a result of Injury/ Sickness by their Medical Practitioner. A member should not delay seeing a Medical Practitioner but if they do, their waiting period will commence from when that Medical Practitioner confirms they are unable to work. The insurer cannot accept back-dated certificates from a Medical Practitioner. If the member returns to work during the waiting period, the waiting period starts again unless they return to work once and for a period of no more than 5 consecutive days, as certified by a medical practitioner.</p>



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CONTACT US

- Member Hotline:** 1800 808 614
(toll free call from fixed lines within Australia)
- Pension Hotline:** 1800 255 521
- By mail:** Australian Food Super
Locked Bag 5390
Parramatta NSW 2124
- By e-mail:** service@ausfoodsuper.com.au
- By fax:** 1300 855 378
- In person:** Australian Administration Services (the Fund administrator)
Parramatta Square, Level 22, Tower 6, 10 Darcy Place, Parramatta NSW 2150
- From overseas:** +61 2 8571 5739
(you will be charged by your service provider for an overseas call).



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