



APPLY FOR INCOME PROTECTION INSURANCE

Before you start... Fill this form out in **BLOCK** letters using a black or blue pen. Write 'X' to mark boxes.

- You must fill out **Sections 1, 2, 3 and 7**. **Sections 4, 5 and 6** are optional.
- You'll only be covered for existing illness if you haven't been treated or advised for this illness for six months or you've had this insurance through your Mine Super account for two continuous years or more without making a claim for this illness. **Note:** Pre-existing injuries aren't covered.
- If your employer isn't contributing super to your account, you must have a minimum \$5,000 in your account to apply for this insurance.
- If your application is accepted, your insurance will start when we receive this form back from you.
- **For more information on Income Protection read the Insurance Guide at mine.com.au/super-pds**

The duty to take reasonable care

When you apply for Income Protection insurance, you are treated as if you are applying for cover under an individual consumer insurance contract and this duty to take reasonable care applies. A person who applies for cover under a consumer insurance contract has 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. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it 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 reasonable care was taken 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 it 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 any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering 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.

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

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. 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 your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know 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.

Turn over to finish filling out this form...

Locked Bag 2020 Newcastle NSW 2300 | T 13 64 63 | E help@mine.com.au | mine.com.au

Insurance is provided by TAL Life Limited ABN 70 050 109 450 AFS licence 237848 under a life insurance policy issued to AUSCOAL Superannuation Pty Ltd (the Trustee) | ABN 70 003 566 989 | AFS licence 246864 MySuper authorisation number 16457520308485, as trustee of Mine Superannuation Fund



1. Your personal details

Mr Ms Mrs Miss Dr Other

Male Female

Member number

Given names

Surname

Date of birth (DD-MM-YYYY)

 - -

Residential address

Suburb

State

Postcode

Postal address. If the same as your residential address, mark 'X' in this box

Suburb

State

Postcode

Mobile phone

Home phone

Work phone

Preferred email

Other email

2. Your job classification

- Read the below descriptions of the five job classifications carefully, as they're used to work out how much your insurance costs.
- Your selected job classification will apply to all your insurance with us. Any new insurance premiums will apply to your total insurance cover, including existing Basic or Voluntary Insurance Cover, from the date we receive this form and your application is accepted by our insurer.
- If you don't select a job classification you could pay more for your insurance than you have to. Refer to the PDS and Insurance Guide for more information about job classifications and how it may impact your insurance.

Mark 'X' in one box

- Professional:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn more than \$80,000 pa, excluding employer super contributions, so long as you're not defined as 'mining'.
- White collar:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn \$80,000 pa or less, excluding employer super contributions, so long as you're not defined as 'mining'.

For the **professional** and **white collar** classifications, it's important to select the classification that reflects your circumstances. We'll record your job classification according to what you tell us. Refer to the Product Disclosure Statement (PDS) and Insurance Guide for more information about job classifications and salary, and how it may impact your insurance.

- Light manual:** You perform light manual work for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'heavy manual' or 'mining'. This category includes duties such as carpenter, electrician, plumber and factory production manager.
- Heavy manual:** You perform heavy manual work or work in an **open-cut mine** for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'mining'. This category includes duties such as bricklayer, roof carpenter and truck, forklift or bulldozer driver.
- Mining:** You perform light or heavy manual work in an **underground mine** for more than 5% of your total work time or work in any other high risk occupation agreed between Mine Super and the insurer.

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3. Your insured salary

- Your salary is used to calculate the cost and amount of your Income Protection insurance.
- You can choose a lower amount than your actual salary to reduce your insurance cost.
- If you make a successful claim the amount we'll pay you will be based on the lesser of your insured salary and the salary calculated in accordance with the policy terms. In most cases this is the actual salary you earned over the 12 months prior to becoming disabled. You won't receive benefits on any overstated salary you didn't actually earn.
- The salary you choose will remain in place until you advise us otherwise.
- It's important to keep your salary details updated so you receive the correct benefit and pay the correct premiums.
- To find out more read the information below titled **How to calculate your salary**.

What annual salary do you want to record for your Income Protection insurance? \$

How to calculate your salary

The salary used to calculate your insurance benefit is:

If you're employed – what you earn before tax is taken out (gross salary) in the 12 months immediately prior to the date you become disabled. It includes incentive based payments and bonuses, overtime, shift loadings and allowances and any salary package you could otherwise take as cash. If you've worked for an Industry Employer for less than 12 months, your salary will be based on your average salary taken from the commencement of employment to the date you became disabled.

If you're self-employed – your gross income from personal exertion in the 12 months immediately prior to the date you become disabled less your business expenses in earning that income.

Your salary doesn't include the super contributions your employer pays for you.

4. Choose your waiting period

- If you choose a shorter time between when you become sick or hurt (and unable to work) and when your insurance benefit starts, the cost of your insurance will usually be higher. For instance, the cost of your insurance increases by 50% if you choose a 30 day period instead of a 60 day period.
- If you choose a longer time the cost will generally be lower. For instance, the cost of your insurance reduces by 10% if you choose a 90 day period instead of a 60 day period. It will reduce by 20% if you choose a 120 day period instead of a 60 day period. However, if you pick a period of up to two years as per the Policy Extension Option, the cost will be the same as for the 60 day waiting period. You can choose this option within 90 days of joining or within 60 days of becoming disabled.
- If you don't choose your waiting period, we'll give you a 60 day waiting period.

Change the waiting period to: (Mark 'X' in one box)

- 14 days (with a two year benefit period only) 30 days 60 days 90 days 120 days
- Up to two years, as per the Policy Extension Option

Have you smoked tobacco or any other substance in any form in the past 12 months?

- No Yes. You'll be charged 20% extra as a smoker.

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5. Choose your benefit payment period

- If you choose to have a maximum benefit period of five years your premiums will cost you 80% more than the two year benefit payment period.
- If you don't choose a benefit payment period, we'll give you a two year benefit payment period.

Change the benefit payment period to: (Mark 'X' in one box)

Two years **Five years.** A five year benefit payment period isn't available if you have a 14 day or two year waiting period.

Have you smoked tobacco or any other substance in any form in the past 12 months?

No **Yes.** You'll be charged 20% extra as a smoker.

6. Keep your insurance cover

Your insurance will be cancelled if your account becomes inactive (that is, a contribution hasn't been credited to your account for 16 months or more). If you don't want your insurance cover to stop due to inactivity, you need to let us know in writing that you'd like to keep it. You can do this by simply ticking the box below.

By ticking this box, I confirm that I:

- wish to add and keep the insurance in my Mine Super account.
- understand that my insurance benefits, including any future changes, will remain on my account, even if there's not been a contribution or transfer received in my account for 16 months or more.
- understand I can still cancel my insurance at any time by calling 13 64 63.
- understand that my insurance can be cancelled or changed in the future in line with the normal terms and conditions of Mine Super's insurance.
- have read and understood the PDS and Insurance Guide at mine.com.au/pds

7. Your declaration

- I've received and understood Mine Super's PDS, including the Insurance Guide, found at mine.com.au/super-pds
- I've read the duty to take reasonable care and my legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.
- I've read Mine Super's privacy statement at mine.com.au/your-privacy and our insurer's privacy policy at tal.com.au/privacy-policy. I consent to the collection, use and disclosure of my personal information in accordance with Mine Super's Privacy Collection Notice and the Privacy Policy available at mine.com.au/your-privacy and our insurer's privacy policy at tal.com.au/privacy-policy or available on request.
- I acknowledge that all insurance cover provided is subject to the Mine Super Trust Deed and the terms and conditions of the insurance policy between Mine Super and TAL Life Limited.
- I acknowledge that if I don't complete this form correctly or don't sign and date this declaration, my application won't be considered and any insurance cover I currently have won't be affected.

Your signature

Date (DD-MM-YYYY)



When complete return this form to us by:

Post Mine Super
Locked Bag 2020 Newcastle NSW 2300
Email help@mine.com.au

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