

# Mercer SmartSuper Plan - Individual Section

## Insurance booklet

28 June 2024

The information in this document forms part of the Product Disclosure Statement for the Individual Section of the Mercer SmartSuper Plan in the Corporate Superannuation Division of the Mercer Super Trust dated 28 June 2024.



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# About this booklet

This *Insurance* booklet (Booklet) is a summary of the key terms and conditions (including exclusions) of the insurance arrangements in the Individual Section of the Mercer SmartSuper Plan (your Plan) in the Corporate Superannuation Division (CSD) of the Mercer Super Trust.

You should consider the information in this Booklet, the PDS and any other important information booklets referred to in this Booklet and the PDS before making a decision about your super. You can get a copy of the PDS and the booklets that are part of the PDS at [mercersuper.com.au/pds](https://mercersuper.com.au/pds) or by calling the Helpline.

It is important that you understand the information in this Booklet. Ask us or a person you trust, such as your adviser, for help if you have difficulty understanding any information about your super or the options available to you.

If you are having difficulty due to a disability, understanding English or for any other reason, we are here to help.

This Booklet contains general information only and does not take into account your individual objectives, personal financial situation or needs. Before acting on this information, you should consider whether it is appropriate to your individual objectives, personal financial situation and needs. You should get financial advice tailored to your personal circumstances.

The Target Market Determination for this product can be found at [mercersuper.com.au/TMD](https://mercersuper.com.au/TMD).

References to 'your Plan' and 'Individual Section' throughout the PDS and this Booklet mean the Individual Section of the Mercer SmartSuper Plan in the CSD of the Mercer Super Trust.

See the Glossary at the end of this Booklet for clarification on capitalised terms used in this Booklet.

This Booklet is issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533 Australian Financial Services Licence (AFSL) 235906 as the trustee of the Mercer Super Trust ABN 19 905 422 981. In this Booklet, MSAL is referred to as 'trustee', 'we' or 'us'.

MSAL is a wholly owned subsidiary of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917, which is part of the Mercer global group of companies (Mercer).

MSAL is responsible for the contents of this Booklet and is the issuer of this Booklet. MAPL, your Employer and the insurer (AIA Australia Limited ABN 79 004 837 861 AFSL 230043) are not responsible for the issue of, or any statements in this Booklet, the PDS or any of the other important information booklets referred to in this Booklet or the PDS. They do not make any recommendation or provide any opinion regarding your Plan in the Mercer Super Trust or an investment in it.

The insurance part of your super payout is subject to the terms and conditions (and exclusions) of the applicable insurance policy. Other conditions may apply. Your super payout could be reduced if the insurer does not pay out all or part of the insured benefit when a claim is made.

You should not rely on this Booklet as a full and complete description of the terms and conditions (and exclusions) of the insurance policy. All terms and conditions (and exclusions) of the insurance policy prevail over any inconsistency in this Booklet.

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## Updated information

The information in this Booklet, the PDS and the other booklets that are part of the PDS are current as at the date of publication. Information in this Booklet may change from time to time and if it is not materially adverse will be made available online at [mercersuper.com.au/pds](https://mercersuper.com.au/pds).

A paper copy of any updated information will be given or an electronic copy made available on request at no charge by calling the Helpline.

We will advise you directly of any material changes as required by law.

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## Got a question or want to update your details?

To help you identify how to access key information or perform key actions with us, refer to the table below. For any other enquiries call the Helpline.

Enquiry	Use your personal login at <a href="https://mercersuper.com.au">mercersuper.com.au</a>	Call the Helpline	Paper form/written request
Accessing your PDS suite of documents, including any updates	✓	✓	✓
Updating your contact details	✓	✓	✓
Updating your communication preferences	✓	✓	✓
Opting into cover before meeting Putting Members' Interest First (PMIF) minimum age and balance requirements	Download the form	✓	✓
Applying for, increasing or decreasing your cover	Download the form	✓	✓
Transferring cover from another super fund or insurance policy	Download the form	✓	✓
Enquiries about insurance terms and conditions (and exclusions), duplicate cover and underwriting	X	✓	✓
Electing to have or keep cover due to inactivity (see section 'Account inactivity' <span style="background-color: #00FF00;">XXXXXX</span> in this Booklet for more information)	X	✓	✓
Reinstating cover	X	✓	✓
Making a claim, claim assessment and claim payment	Refer to our claims guide on <a href="https://mercersuper.com.au">mercersuper.com.au</a>	✓	✓
Cancelling cover	✓	✓	✓

# Key information

## Types of insurance cover

### Death cover (including Terminal Illness)

Death cover provides a lump sum benefit if an eligible insured member is diagnosed with a Terminal Illness or dies.

An eligible insured member's beneficiaries and/or estate will receive an insured benefit if the insured member dies.

An eligible insured member will receive a Terminal Illness benefit if they are diagnosed with and meet the Insurer's definition of Terminal Illness and satisfy other applicable conditions, found throughout this Booklet, any other booklets that form part of the PDS, including the condition of release under superannuation law.

### Total and Permanent Disablement cover (TPD)

TPD cover provides a lump sum payment if an eligible insured member becomes totally and permanently disabled due to an illness or injury, meets the Insurer's definition of TPD and satisfies any other conditions (including the condition of release under superannuation law), found throughout this Booklet, any other booklets that form part of the PDS.

## Your Insurer

Your Plan's insurance is provided through a group insurance policy (known as the trustee's umbrella policy) with AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (referred to as the Insurer throughout this Booklet) who has consented to being so named.

The trustee has the right to change the Insurer for your Plan.

## Making a claim under your Plan

A claim for Death or TPD may be made if you die or have an injury or illness.

### How to make a claim

You, your beneficiaries or estate must advise us as soon as reasonably possible of any claim or potential claim. We will provide you with regular updates throughout your claim and we'll support you through the claim process. If you need help at any stage, call the Helpline.

#### 1. Contact us

Use the contact details provided in the "How to contact us" section at the back of this Booklet.

#### 2. Confirm eligibility

We will ask you to provide us with information relating to your claim.

If we assess that you're not eligible to make a claim, we'll explain this in writing and give you the opportunity to provide more information.

#### 3. Claims pack

A claims pack will be emailed or posted to you within five business days. Note: you will need to meet the costs associated with completing the claim pack (including the completion of any forms).

#### 4. Claims assessment

You and your Medical Practitioner must provide the necessary documents and complete all application requirements to make a claim.

Once we have received all required documents and claim information, the Insurer will commence their assessment.

Where the Insurer needs further information to assess your claim, the Insurer may pay the cost to obtain this information.

Assessing a TPD claim can take around 6 to 12 months and an IP claim can take around 3 to 6 months. However, in many circumstances assessment can be completed sooner.

The Insurer needs to assess medical and other evidence for a TPD claim. If you are overseas, you may have to return to Australia at your own expense for medical treatment or assessment, or the Insurer may require your medical treatment and assessment to be equivalent to Australian standards. If you are living or travelling overseas you will need to pay the cost of returning to Australia.

We may refund the premiums to your account either:

- For the period the Insurer identifies you are not eligible to claim for any cover that was automatically transferred from the CSD

- If you make a claim that is accepted and your cover ceases under the terms of the policy on the date you became eligible to claim.

The Insurer may, subject to law, consider your claim withdrawn or refuse to pay your claim if you do not meet the Insurer's requirements.

#### 5. Trustee review

The trustee is committed to ensuring that the assessment you receive from the Insurer is fair and transparent, and that all final claim decisions are fair and reasonable.

We have a dedicated team who review your claim and will request any clarification or challenge decisions on your behalf, or in some cases, seek further information from you to support your claim.

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**You must notify the trustee when your circumstances change. If you move or travel overseas for extended periods, you may lose your insurance cover.**

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## Paying your benefit

### Death (Terminal Illness) or TPD benefit

While a member of the Individual Section, you'll need to meet the Insurer's definition of Terminal Illness or TPD before being eligible for a Terminal Illness or TPD benefit payment.

The trustee must meet various legal requirements before it can pay a benefit. While we make every effort to pay benefits quickly, there may be a significant time between the date of Death or TPD and the benefit payment.

The trustee can only pay an insured benefit if:

- The Insurer has accepted the claim
- The insurance proceeds have been received from the Insurer, and
- You satisfy a relevant condition of release under superannuation law.

The trustee will not be able to pay the benefit if you do not satisfy a condition of release.

Refer to the *Accessing Your Super* Fact Sheet on [mercersist.com.au/pds](https://mercersist.com.au/pds) for details about the conditions of release under superannuation law.

We will deduct any applicable tax from your benefit payment.

# Death and TPD insurance – Terms and conditions

See the Glossary at the end of this Booklet for clarification on capitalised terms used in this Booklet.

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Refer to the *How Your Super Works* booklet for any different terms and conditions (and exclusions) to those outlined in this Booklet that may apply to your Plan

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## When you transfer into your Plan

### Underwriting

Underwriting is a process where the Insurer considers your application for cover by taking into account your occupation, lifestyle, current health, salary details, past medical history and your family medical history. To start this process, you will generally be required to complete a personal statement. The Insurer may ask you for further information based on their assessment. The Insurer may accept, decline or impose special conditions (such as an exclusion, restriction or premium loading) for the amount of cover that is subject to underwriting.

You will be advised of the date your cover starts and/or if the Insurer accepts your application with underwriting terms.

### Interim accidental cover

The Insurer will, if applicable, cover you for:

- Accidental Death
- Accidental TPD

while it is assessing your insurance application.

Interim cover starts from the date you sign your insurance application. It ends on the earlier of any of the following events occurring:

- Your application being accepted by the Insurer
- You withdrawing your application
- 20 business days after the Insurer notifies us that your application has been declined (we will advise you of this date after we receive the information from the Insurer)
- 90 days past the date the interim cover started
- When a benefit becomes payable under these interim cover conditions.

A benefit will not be payable if during the interim cover period your Accidental Death or Accidental TPD is caused directly or indirectly by engaging in any sport or pastime for which, at the time of application the Insurer would not normally provide cover at standard rates or terms. Sport or pastime includes but is not limited to abseiling, aviation,

(other than a passenger on a recognised airline), football (all codes), long-distance sailing, scuba diving, motor racing, parachuting, powerboat racing, mountaineering or martial arts. Other exclusions may also apply. See the 'Exclusions and reductions to your cover may apply' section later in this Booklet.

All other terms and conditions of the policy apply to interim cover. There are no premiums to be paid for the period of interim cover.

You will be advised of the start date for your cover and/or if the Insurer accepts or limits your cover.

You will have the same amount of interim cover as the insurance cover you applied for, subject to a maximum of

- \$2 million for Death cover
- \$2 million for TPD\* cover.

\*The amount of TPD cover based on a Limited TPD definition is dependent on your age, amount of insurance cover and how your TPD is calculated.



## While you are a member of your Plan

### Changing your cover – applicable to Death only or Death and TPD cover

You can generally apply to adjust or opt out of your Death only or Death and TPD cover at any time so that your amount of cover remains right for your personal circumstances.

If you want more Death only or Death and TPD cover, you can increase the amount by requesting Voluntary Insurance cover. Underwriting will be required.

If you increase your TPD cover, the total amount of TPD cover you hold cannot be greater than the total amount of your Death cover.

The type of personal information you'll need to provide will depend on the amount of increase you require.

Where available, you can apply for Voluntary Insurance cover when you transfer into your Plan or at any other time you are a member of your Plan. Refer to:

- the *How Your Super Works* booklet for the insurance cover available in your Plan.
- the table in section 'Got a question or want to update your details?' earlier in this Booklet on how to apply for or change your cover.

### Cancelling your cover - applicable to Death only or Death and TPD cover

You can cancel your cover at any time. If you do, any associated premiums will no longer be deducted from your super account. If you want to cancel your cover or need more information about the cancellation process use your personal login at [mercersist.com.au](https://mercersist.com.au) or call the Helpline to discuss your options.

If you choose to cancel your cover it is important to note that you will not be able to make a claim for insurance benefits for events or conditions that arise after your cover has been cancelled. Additionally, your ability to reinstate your cover may be subject to acceptance by the Insurer and may require underwriting.

TPD cover will be cancelled if you choose to cancel or opt out of your Death cover.

Consider obtaining independent financial advice to help you make a decision appropriate to your situation.

### Account inactivity

If we have not received any contributions or rollovers into your account for a continuous period of 16 months, and you have not elected to have or keep

your cover, we are required by law to cancel your cover due to inactivity (also referred to as 'Inactive' throughout this Booklet). This does not apply if you are an Australian Defence Force (ADF) Super member, or if you are a person who would be an ADF Super member if you had not chosen a fund - in which case you must tell us.

To opt in to maintain your cover even if your account becomes Inactive, contact our Helpline.

### Reinstatement of cover

You may be able to reinstate cover subject to certain conditions if your cover has been cancelled due to being Inactive. If we receive a written election to reinstate cover after 90-days of when cover stopped, different terms and conditions (and exclusions) will apply to your cover. Call the Helpline for more information about the options available to you, any underwriting conditions or limitations that may apply.

Underwriting conditions will apply if you want cover after cancelling or opting out of cover you previously held or where cover stopped for any of the reasons listed above. The Insurer may impose limitations or exclusions on your new cover or decline to provide you with cover. You should refer to the 'Insurance' section of the *How Your Super Works* booklet for more information about options to reinstate your cover. You will not be able to re-apply under the same insurance basis if you cancel or opt out of your insurance cover that was automatically transferred from your Employer plan to the Individual Section and then subsequently want to re-apply.

If you leave the Individual Section, your cover will stop and you may not be eligible for cover under your new fund. It is important that you confirm the impact on your existing cover before you leave the Individual Section. Call the Helpline for more details.

### Cover while travelling overseas

Your insurance cover may continue if you are travelling overseas subject to the conditions of the insurance policy.

Cover will continue provided the following conditions are satisfied:

- You must remain a member of the Individual Section
- Premiums for your cover must continue to be paid.
- Your super account must not become Inactive depending on the duration of your travel overseas.

### TPD or TTD claims while overseas

If you make a TPD claim, you may have to return to Australia at your own expense for medical treatment or assessment, or the Insurer may require your medical treatment and assessment to be equivalent



to Australian standards. A TPD benefit may not be paid if you do not comply with these requirements.

If your cover stops or if you cancel it, your cover will be subject to underwriting before the Insurer can provide you with insurance cover after you return to Australia.

You will not be able to re-apply under the same insurance basis, if you cancel or opt out of the insurance cover that was automatically transferred from your employer plan to the Individual Section and then subsequently want to re-apply. See the *How Your Super Works* booklet for more information.

### Other important details while overseas

You must advise us if you are working overseas permanently or no longer intend to work in Australia whilst being a member of the Individual Section. Keep your contact details up to date by contacting the Helpline so we can provide you with more information about what will happen to your insurance arrangements and other benefits.

### Exclusions and reductions to your cover may apply

The following exclusions may apply to your Death (including Terminal Illness) and TPD cover.

#### Exclusions for Death (including Terminal Illness) and TPD cover

Benefits are not payable if your Death, Terminal Illness, Accidental Death, TPD or Accidental TPD is caused wholly or partly, directly or indirectly by either:

- An act of War unless otherwise agreed by the Insurer
- Active Service in the armed forces of any country or territory or foreign or international organisation\*.

\*If you are enrolled in the Australian Defence Forces Reserve, this exclusion will only apply where you are called up for Active Service.

#### Exclusions for Voluntary Insurance cover

Any application for Voluntary Insurance cover isn't payable if either your:

- Death is caused by suicide or your Terminal Illness is caused by any deliberate self-inflicted act
- TPD is caused by attempted suicide or by any deliberate self-inflicted act

within 13 months from the date this cover commenced or from the date your cover is increased, or from any other exclusion imposed by the Insurer under underwriting terms.

### Reductions to all cover

Your insurance benefit may not be payable or may be reduced, subject to applicable law where you do not notify us as soon as reasonably possible after you first become disabled, in circumstances where such a delay has prejudiced the Insurer's ability to assess and manage a claim.

### When Death and TPD cover stops

Your Death and TPD cover stops in your Plan:

- You cancel your cover
- You leave your Plan
- You die
- Premiums are not paid
- The Insurer pays a Terminal Illness or TPD benefit. This applies to Death and TPD cover only
- The insurance policy terminates
- You no longer meet the eligibility criteria of the policy
- You reach the Cover Expiry Age
- The Insurer accepts or declines your continuation option application for death cover
- You make a fraudulent claim
- You have insurance cover and we have not received any contributions or rollovers into your account for a continuous period of 16 months, and you have not elected to maintain your insurance cover\*
- On retrospective acceptance of a TPD claim in the CSD.

### Multiple insurance policies

If you have cover outside your Plan, you should consider the impacts of having multiple insurance policies (of the same or similar cover) because you may not be able to lodge a claim on multiple policies. If you are unsure what to do about any duplicate cover you may hold, call the Helpline.

### Cost of cover can change

The Insurer may vary the cost of your cover without your consent by giving notice to the trustee.

Costs may change if either:

- Australia is involved in War
- War or any act of invasion occurs (whether declared or undeclared) in which the Commonwealth of Australia's armed forces are involved in activities including combat, defence or other military and operational activities
- There are significant changes in the total number of insured members and/or total insurance cover, and/or the information used in

determining the premium rates for the Mercer Super Trust

- The guaranteed period of the premium rates provided by the Insurer to the trustee expires
- There is a change in taxes or duties or other legislative changes that increase the Insurer's costs.

The trustee will let you know of any change in the cost of cover. We will write to you at least 30 days beforehand if your cost of cover is increasing.

## When you leave the Individual Section

### How to continue your cover

You may continue your Death cover with the Insurer under a personal policy at your own expense (known as a continuation option) up to the same amount of cover without underwriting provided:

- You make an application for a personal policy within 60 days of the date your cover stops
- You stop being a member
- The amount of Death cover you require is no more than the amount of cover you had, immediately prior to stopping cover in your Plan.

You must complete the applicable continuation application form and meet the following conditions if you want to apply for a personal policy with the Insurer:

- You are under age 65
- You must not have ceased to be a member of the Mercer Super Trust due to injury or illness
- You are not receiving or are entitled or become entitled to or must not have been paid an insured benefit from the Mercer Super Trust
- You satisfy the eligibility criteria and terms under the Insurer's death only personal policy
- You satisfactorily complete and provide an Australian citizen or residency and smoker declaration to the Insurer
- At the time you apply for the personal policy, you meet the minimum premium requirements for the personal insurance policy.

Any underwriting conditions that applied to your insurance cover under the Individual Section will continue to apply under the personal insurance policy and cover will be subject to the terms and conditions (and exclusions) of that policy.

You'll need to call the Helpline before the 60 days expire (or when you stop paying premiums, if earlier) to arrange for a replacement policy if you decide that you'd like to continue this cover with the Insurer. The cost of continuing your cover outside the Mercer Super Trust will be based on the Insurer's prevailing

personal insurance policy premiums and terms and conditions (and exclusions).

Under the trustee's insurance policy, the terms and conditions (and exclusions) of the continuation option above are not guaranteed and may be subject to change by the Insurer. For more information, please call the Helpline.

# Glossary

**Definition of capitalised terms that apply to your insurance cover in the Individual Section.**

## Accident

Bodily injury caused directly and solely by a violent, accidental, external and visible event.

## Accidental Death

Death which is a result of an Accident.

## Accidental Total and Permanent Disablement

Means TPD which is a result of an Accident.

## Active Service

Means direct participation in military operations as a member of the armed forces. In the case of when you are enrolled in the Australian Defence Force Reserves, this means operational deployment and does not apply to training activities.

## Activities

Means:

- **Mobility: To:**
  - bend, kneel or squat to pick something up from the floor and straighten up again, and get into and out of a standard sedan; or
  - walk more than 200 metres at a normal pace on a level surface without stopping due to breathlessness as a result of a medical condition;
- **Seeing:** To read ordinary newsprint and pass the standard eye test for a car licence (even with glasses or contact lenses) and your vision is better than legal blindness. Legal blindness is as certified by an ophthalmologist;
- **Lifting:** To lift with your hands (from bench height) and carry a 5 kg weight a distance of 10 metres and place the item back down at bench height;
- **Communicating:** To speak in your first language with sufficient clarity such that you can hold a conversation in a quiet room by understanding a simple message and relaying that message to another person;
- **Manual dexterity: To use**
  - at least one hand to pick up or manipulate small objects precisely with your hand or fingers (such as picking up a coin from desk height, using cutlery, tying shoelaces or fastening buttons); or
  - a pen, pencil or keyboard to write a short note that can be understood by another person in their first language.

Where you are unable to perform one or more of the above activities from the later of 1 December 2021 or when TPD cover commenced, that activity will not be taken into consideration by the Insurer as part of your TPD claim assessment.

## At Work

Means that you are actively performing all the duties of your usual occupation with your employer free from any limitation due to injury or illness and you are not receiving and/or are entitled to claim income support payments from any source including worker's compensation payments, statutory transport accident payments or disability income payments. If you are absent from work for reasons other than injury or illness, you will be considered to be at work as long as you are at work on the day before the first day of your employer approved leave. If you do not meet any of these conditions, you will be considered to be not at work.

## Australian Defence Force (ADF) Super member

Means a member of the Permanent Forces or a continuous full-time Reservist, defined in the Australian Defence Force Superannuation Trust Deed 201 5 as a 'serving ADF Super member'.

## Australian Resident

For insurance purposes means you are legally permitted to reside and work for reward in Australia.

## Cognitive Impairment

Means:

you have suffered a total and permanent deterioration or loss of intellectual capacity that requires you to be under the continuous care and supervision by another adult person for at least 6 months; and

it has been clinically observed and evidenced by accepted standardised testing relevant to your condition; and

at the end of the 6 month period, you are likely to require permanent ongoing continuous care and supervision by another adult person as certified by a Medical Practitioner which the Insurer requires to be a specialist practicing in the area related to the injury or illness suffered by you.

## Cover Expiry Age

Is as described in the How Your Super Works booklet.

## Effective Date

Means if you Exercise Choice, the date your employer of your CSD plan first remitted contributions to your chosen fund as notified to the trustee.

### Exercise Choice/ Exercising Choice

Is as described in the PDS.

### Family Member

Your spouse, parent, parent-in-law, child including adopted child, step-child or ex-nuptial child.

### Full Total and Permanent Disablement

Means solely because of injury or illness you are totally and permanently disabled if you have a Permanent Disability, you are under the care and following the advice of a Medical Practitioner, and the below applies;

- a) you have been continuously absent from employment through injury or illness; and
- b) have suffered a Medical Condition
- c) have suffered any other medical condition for the Waiting Period; or
- d) have suffered an injury or illness which first became apparent while you were insured and as a result of the injury or illness have suffered the total and irrecoverable loss of (or total loss of the use of):
  - both hands; or
  - both feet; or
  - one hand and one foot; or
  - the sight of both eyes; or
  - one hand and the sight in one eye; or
  - one foot and the sight in one eye,where the loss of sight means to the extent that the visual acuity is 6/60 or less, or to the extent that the visual field is reduced to 20 degrees or less of arc.

### Inactive

Means your account has not received an amount such as a contribution or rollover in a continuous period of 16 months.

### Limited Total and Permanent Disablement

Means you are totally and permanently disabled if you have a Permanent Disability, you are under the care and following the advice of a Medical Practitioner and:

- (a) are unable to do basic everyday activities which means:

Solely because of illness or injury, you are continuously absent from employment and unable for the Waiting Period, after being diagnosed as totally

and permanently disabled, to perform at least 2 out of the 5 Activities as certified by a Medical Practitioner, and in the Insurer's opinion on the basis of the medical evidence, are permanently unable to perform the same Activities without assistance from another adult person (even if using aids and adaptations\*)

\*Aids and adaptations refer to equipment or fixtures which assists you to carry out the Activities.

or

- (b) have a Mental Illness and

your treating psychiatrist, psychologist or Medical Practitioner believes won't improve, and

you have been assessed by a psychiatrist appointed by the Insurer as having an impairment of 19% or more on the Psychiatric Impairment Rating Scale and in their opinion the condition is permanent;

or

- (c) have a Cognitive Impairment.

### Medical Condition

Means you are diagnosed by a Medical Practitioner specialising in the relevant field as having Alzheimer's disease or other dementias, blindness, cardiomyopathy, chronic lung disease, diplegia, hemiplegia, , loss of hearing, loss of speech, major head injury, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, Parkinson's disease, quadriplegia, pulmonary arterial hypertension (primary), tetraplegia.

### Medical Practitioner

Means a registered doctor of medicine who is appropriately qualified to treat you for your injury or illness. The medical practitioner cannot be you or a Family Member, business partner, employee or employer. The Insurer may, in absolute discretion, accept a similarly qualified person who is registered and practising as a medical practitioner in another country with a similar standard of medical care as that in Australia. The Insurer may, in absolute discretion, seek an independent opinion from a medical practitioner in Australia to review such overseas medical evidence.

### Mental Illness

Means you have been diagnosed by a psychiatrist under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association (or a similar diagnostic tool determined by the Royal Australian and New Zealand College of Psychiatrists Board).

### New Events Cover

Means you are only covered for claims arising from an illness which became apparent or an injury which

occurred on or after the date your insurance cover started or most recently started under the Individual Section.

### **Permanent Disability**

Means you have become incapacitated due to ill-health (whether physical or mental) to such an extent, in the Insurer's opinion, that it makes it unlikely that you will ever engage in or work for reward in any occupation or work for which you are reasonably qualified by education training or experience.

### **Terminal Illness**

Means:

- Two Medical Practitioners have certified, jointly or separately, that an illness has caused a reduction in life expectancy to 24 months or less and the Insurer agrees (based on medical evidence provided by your Medical Practitioners), that you suffer from an illness that is likely to result in your death within a period (the certification period) that ends not more than 24 months after the date of the certification, regardless of any treatment that might be undertaken, and
- At least one of the Medical Practitioners is a specialist practising in an area related to the illness suffered by you, and
- For each of the certificates, the certification period has not ended.

The illness resulting in the terminal illness must occur, and the date any Medical Practitioner certifies you as being terminally ill, must take place while you are covered under the Individual Section.

### **Total and Permanent Disablement (TPD)**

Means you are totally and permanently disabled if you have satisfied the Full Total and Permanent Disablement definition or Limited Total and Permanent Disablement definition.

### **Voluntary Insurance**

For Death and TPD cover means any sum insured you elect that requires underwriting and which is:

(a) not basic insurance or basic voluntary insurance, or

(b) agreed to be voluntary insurance between the trustee and the Insurer.

### **Waiting Period**

Means for Total and Permanent Disablement (TPD) and where described in the relevant part of the TPD definition:

three months, except where a Cognitive Impairment applies in which case it is six months. No waiting period applies for a Medical Condition, or

as otherwise agreed by the Insurer.

### **War**

Includes but is not limited to war (declared or undeclared) or war related activities, revolution, invasion or rebellion or civil unrest.



# How to contact us

## Phone

Call the Helpline on 1800 682 525 or if calling from outside Australia on +61 3 8306 0900 from 8am to 7pm (AEST/AEDT) Monday to Friday.

We can help you in a number of languages, simply ask for a translator when you call.

## Online

[mercersuper.com.au](https://mercersuper.com.au)

Our website is available 24 hours per day, seven days per week. However, the website may not be available when we need to carry out scheduled updates or maintenance.

If, for any reason our online services are not available, you may call the Helpline for assistance. If our online services are not available, we are not responsible for any loss because you were unable to perform transactions during that time.

## Mail

Mercer Super Trust


GPO Box 4303

Melbourne VIC 3001

Please Include your Plan name and your member number when writing to us.

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### Keep your contact details up to date

 We can only send you information if we have your current contact details. You can update your details at [mercersuper.com.au](https://mercersuper.com.au) (sign in using your personal login) or call the Helpline.

If the law permits, we may send member communications to you electronically (including member statements and significant event notices) by:

- Email and/or
- SMS, and/or
- A link to a website so you can download them.

We can also post documents to you. When you receive your personal login details, simply update your communication preferences online under 'Personal Details' or call the Helpline.

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## Member Privacy

We collect, use and disclose personal information about you in order to manage your super benefits and give you information about your super. Our Privacy Policy outlines the type of information we keep about you and how we, and any organisations we appoint to provide services on our behalf, will use this information. If you do not provide the personal information requested, we may not be able to manage your super. You can read our Privacy Policy online at [mercersuper.com.au/privacy](https://mercersuper.com.au/privacy) or you can obtain a copy by calling the Helpline.

The Privacy Policy also includes details about how you may lodge a complaint about the way we have dealt with your information and how we will handle that complaint.

## AIA Privacy

Your Privacy Policy is important to the Insurer. By becoming a member, or otherwise interacting or continuing your relationship with the Insurer directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information in the manner described in the AIA Australia Group Privacy Policy on the Insurer's website ([aia.com.au/en/privacy-policy](https://aia.com.au/en/privacy-policy)) as updated from time to time (AIA Australia Group Privacy Policy).