

# Life Events Cover form

Use this form if you want to apply for additional Death cover, Death and Total Permanent Disablement (TPD) cover, and/or Income Protection (IP) cover if one of the life events described on page 3 of this form has happened to you.

## Protect your family's financial well-being

You can adjust the insurance cover to suit your personal circumstances. Please refer to your Product Disclosure Statement and the Insurance Booklet for details on your insurance options. In considering your insurance needs you may wish to seek the advice of a licensed or appropriately authorised financial adviser.

## If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 682 525**.



This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.

## Step 1: Complete your personal details

Title: Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>	Date of birth <input type="text"/>
Given names <input type="text"/>	
Surname <input type="text"/>	
Postal address <input type="text"/>	
Suburb <input type="text"/>	State <input type="text"/>
Postcode <input type="text"/>	Telephone number <input type="text"/>
	Mobile number <input type="text"/>
E-mail <input type="text"/>	
Membership number <input type="text"/>	
Plan name <input type="text"/>	

## Duty to Take Reasonable Care

### About this application

When you apply for life insurance, the Insurer conducts a process called underwriting. It's how the Insurer decides whether they can cover you, and if so, on what terms and at what cost.

The Insurer will ask questions they need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give to the Insurer in response to their questions is vital to their decision.

### The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty applies to a new contract of insurance and also applies when extending or making changes to existing insurance, and reinstating insurance.

### If you do not meet your duty

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

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

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

Before the Insurer exercises any of these remedies, they will explain their reasons and what you can do if you disagree.

### Guidance for answering their questions

You are responsible for the information provided to the Insurer. When answering their questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the Insurer before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

### Changes before your cover starts

Before your cover starts, the Insurer may ask about any changes to your circumstances which the Insurer reasonably considers to be relevant in assessing your application that mean you would now answer their questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

### If you need help

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

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

### Notifying the Insurer

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

## Step 2: Select the Life Event that applies to you

Life Events Cover may allow you to increase your Death cover, Death and TPD cover or IP Cover without the need to go through full underwriting after a specified life event happens to you.

To be eligible for the Life Events Cover you must:

- Complete all sections of this form and include satisfactory proof of the event that has taken place,
- Apply within 90 calendar days of the life event occurring or within 30 days of the date of your annual statement being issued,
- Be under aged 60 on the date you complete this form, and
- Have existing Death cover, Death and TPD cover or IP cover in Mercer MyChoice.

### Note:

- Life Events Cover can only be accepted once in any 12 month period.
- Life Events Cover is subject to the terms and conditions of the insurance policy and acceptance by the Insurer. If you are not in Active Employment on the date the Insurer accepts your application, the increased portion of the cover will be subject to a Limited Cover restriction. The Limited Cover restriction applies for a continuous period of 12 months from the date cover started and will continue to apply until you have been in Active Employment for 30 consecutive calendar days. You can apply to remove the Limited Cover restriction at anytime, subject to underwriting and acceptance by the Insurer. To remove Limited Cover complete the *Apply for, or change your Voluntary Cover form* available at [mercersuper.com.au/login](https://mercersuper.com.au/login), or by calling the Helpline.
- Any restrictions, exclusions or special conditions (including premium or occupational loadings) which apply to your existing cover will apply to the Life Events Cover.

Please refer to the Insurance Booklet for further information.

Please tick ☒ the Life Events cover option you are applying for:

<input type="checkbox"/> The birth of your child	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> The adoption of your child	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> The start of your de facto relationship or marriage	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> Your dependent child starts secondary school	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> The end of your de facto relationship or divorce	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> You effecting a mortgage with a mortgage provider or lender who holds an Australian Credit Licence on the purchase of a primary place of residence (either alone or jointly with another person)	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> Your completion of an undergraduate degree at a registered institution recognised on the register maintained by the Tertiary Education Quality and Standards Agency or a comparable Australian government body as applicable	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> If you are an Employee (and not Self-employed) and had an increase in Salary of more than 10%	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> You increasing an existing mortgage with a mortgage provider or lender who holds an Australian Credit Licence for the purposes of building or renovation on your primary place of residence	Date of event <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

### Step 3: Increase your existing Death cover, or Death and TPD cover

#### Death cover, Death and TPD cover

If you are eligible for Life Events Cover, your cover can be increased by up to the lesser of:

- 50% of your existing Sum Insured,
- \$200,000 for Death and TPD cover, and
- the total amount of mortgage, or the amount of increase of the mortgage on the purchase or renovation of your primary place of residence.

Please **increase** my existing cover through Life Events Cover as shown below:

Insert the amount of additional Death and TPD cover required:

\$  ,  \* payable on Death and TPD (must be a multiple of \$1,000) or

Insert the amount of additional Death cover required:

\$  ,  \* payable on death (must be a multiple of \$1,000)

**Note:** You will receive Interim Accident Cover while your application for Life Events Cover is being assessed.

Refer to the Insurance Booklet for terms and conditions.

The amount of Death cover, or Death and TPD cover after the increase cannot exceed \$3 million.

### Step 4: Increase your existing Income Protection cover

#### Income Protection cover

If you are eligible for Life Events Cover, your cover can be increased by up to the lesser of:

- 25% of your existing sum insured,
- \$2,000 per month

Insert the amount of additional IP cover required:

\$  ,  per month

**Note:** You will receive Interim Accident Cover while your application for Life Events Cover is being assessed. Refer to the Insurance Booklet for terms and conditions. The amount of total Sum Insured after the increase of cover cannot exceed the Maximum Cover Limit.

### Step 5: Life Events eligibility

Please answer each question as shown below by checking the box. Your answers will determine whether you are required to answer the following question.

1. Do you have any medical assessments, procedures or surgeries planned, or are you waiting for any test results?

YES ☐ NO ☐

2. Do you have an illness or injury which cannot be cured or sufficiently treated or your doctor has advised you may have less than two years to live?

YES ☐ NO ☐

3. Have you been diagnosed with any mental or physical health conditions which your treating doctor has advised are severe, or could become severe, enough to totally disable you and leave you permanently unable to work?

YES ☐ NO ☐

4. In the last 12 months, have you, due to illness or injury, been prevented from performing your usual occupational duties partially or completely, for 10 or more consecutive days?

YES ☐ NO ☐

5. Are you claiming, or are you in the process of claiming a benefit in connection with a mental or physical injury or illness from any source, such as superannuation, workers' compensation, disability pension, Veterans' Affairs, Motor Vehicle Accident scheme or any other insurance providing accident or illness benefits?

YES ☐ NO ☐

If you have answered **YES** to any of questions 1 to 5 you are not eligible to Life Events Cover.

If you still want to apply for additional cover, then you can make an application for Voluntary Cover using the *Apply for, or change your Voluntary cover form* available at [mercersuper.com.au/login](https://mercersuper.com.au/login)

6. Have you ever claimed a benefit for a mental or physical injury or illness from any source, such as superannuation, workers' compensation, disability pension, Veterans' Affairs, Motor Vehicle Accident scheme or any other insurance providing accident or illness benefits?

YES ☐ NO ☐

If you answered **YES** to question 6, please proceed to question 7.

If you answered **NO** you are not required to answer question 7. Proceed to Step 7.

## Step 5: Life Events eligibility (continued)

7. Does your response to the question above solely relate to a past workers' compensation claim, which occurred more than 5 years ago and you have fully recovered without any residual symptoms?

YES ☐ NO ☐

If you answered **YES** to question 7, please proceed to Step 7.

If you answered **NO** to question 7 you are not eligible to Life Events Cover.

If you still want to apply for additional cover, then you can make an application for Voluntary Cover using the *Apply for, or change your Voluntary cover form* available at [mercersuper.com.au/login](https://mercersuper.com.au/login)

**Important:** If you are not in Active Employment on the date the Insurer accepts your application, the increased portion of the cover will be subject to Limited Cover restriction. The Limited Cover restriction applies for a continuous period of 12 months from the date cover started and will continue to apply until you have been in Active Employment for 30 consecutive calendar days. You can apply to remove the Limited Cover restriction at anytime, subject to underwriting and acceptance by the Insurer. To remove Limited Cover complete the *Apply for, or change your Voluntary Cover form* available at [mercersuper.com.au/login](https://mercersuper.com.au/login), or by calling the Helpline.

## Step 6: Attach supporting document(s)

☐ I have attached satisfactory evidence showing that the life event has occurred.

## Your Privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies.

If you do not wish to receive marketing material, please contact us on **1800 682 525**.

Our Privacy Policy is available to view at [mercersuper.com.au](https://mercersuper.com.au) or you can obtain a copy by contacting us on **1800 682 525**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, the fund's administrator, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to our administrator's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1800 682 525** or write to our Privacy Officer, **GPO Box 4303, Melbourne, VIC, 3001**

## Step 7: Sign and return the form

Before submitting this application, you should read and understand the Product Disclosure Statement (and its incorporated documents) sets out information in relation to your insurance cover (including the premium rates that will apply). You can obtain a copy of the Product Disclosure Statement at [mercersuper.com.au/pds](https://www.mercersuper.com.au/pds) or by calling the Helpline on **1800 682 525**. You should consider obtaining professional advice if you are unsure about your insurance cover.

If my request is agreed to, I understand that:

- I have provided satisfactory proof of the event that has taken place.
- My application for Death cover, Death and TPD cover and/or IP cover is subject to approval by the Insurer and will not commence until I receive written confirmation that my Life Event application has been accepted.
- If my application for Life Events Cover is accepted then a Limited Cover restriction applies to my Life Events Cover for a continuous period of 12 months from the date cover started. Limited Cover conditions will continue to apply until I have been in Active Employment for 30 consecutive calendar days. I can apply to remove the Limited Cover restriction at anytime, subject to underwriting and acceptance by the Insurer.
- If I am only eligible for Death cover then my Life Events Cover request will only apply to my death benefit.
- Premiums for any increased cover approved through an application for Life Event Cover will be deducted from my member account.
- I have read and understood the conditions that apply to Life Events Cover as described in the Insurance Booklet together with any other member material I have received in the Mercer Super Trust.
- I agree any remaining insurance to continue, even if my account is, or becomes, inactive\*; has not had a balance of at least \$6,000 ever; or I am under age 25. This declaration includes any additional benefit that I may add to my account in the future, until I notify otherwise.  
\* inactive means no contributions or rollovers have been received for a continuous period of 16 months (or longer) in my superannuation account
- I confirm that all statements and declarations given by me are true and correct.
- I have read the 'Duty to take reasonable care' section included in this form and understand its contents and what is meant by my duty to take reasonable care. I also understand that my duty to take reasonable care continues after I have completed this form until the insurer accepts my application and cover commenced in the MST.

Signature

X

Date

/   /

## 3 easy ways to return your form

To make submitting your completed form as simple as possible, we've provided three easy options for you to choose from. Please read through the choices below and select the one that's most convenient for you.



### Use Member Online

The fastest and more secure way to send back your forms is through the contact us page within Member Online. Simply save and attach the PDF of your completed form and you're done.

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



### Email Us\*

Another way to send back your form is via email. It's quicker if you use your email address you use to log in and send to

[MST@Mercer.com](mailto:MST@Mercer.com)

Please see below note for submitting forms via email.



### Post it back

Otherwise, you can always send it back to us using the below postal address

**Mercer Super Trust,  
GPO Box 4303,  
Melbourne, VIC 3001**

#### \*Email note:

This is a 'no-reply' mailbox and should only be used to submit a form.

- Only one form per email can be accepted to ensure each form and its supporting documentation is processed correctly.
- A total of 6 attachments per form/email with a maximum size limit of 14MB.
- The file formats accepted are PDF, JPEG, PNG and JPG.

If you have an inquiry, please submit this via the contact us page or call the helpline on **1800 682 525**.