

# Transfer of insurance cover form

Please use **BLOCK LETTERS** and **black ink**.

## Send your completed form to:

Australian Ethical Super, Locked Bag 20013, Melbourne VIC 3001

Email:

You may be eligible to transfer any existing Death or Death and Total & Permanent Disablement (TPD) or Income Protection insurance cover you have through another regulated superannuation fund, to the Australian Ethical Retail Superannuation Fund (subject to terms and conditions set out in the [Insurance Guide](#)).

## Important notes

If you wish to apply to transfer your existing insurance cover you must meet all of the following criteria:

- your existing cover must be of a similar nature to the cover provided under the Fund's insurance arrangements
- you complete Sections 1 - 3 of this form and provide the appropriate documentation
- you sign and date the declaration contained in Section 6

You will be required to provide documentary evidence of your existing insurance cover that you wish to transfer, including details of any exclusions or loadings that were applicable. Examples of documentary evidence include:

- last member statement (within 6 months of it being issued)
- letter or email from your current super provider confirming the details listed above
- current print-out of your online member account

Your occupation category will reflect the category you nominated when you joined the fund. You can update your occupation category on this form.

If the transfer of your insurance cover is accepted by us, but you continue to hold the insurance cover transferred to the Fund elsewhere, then any benefit paid to you under insurance held through the Fund will be reduced by the amount of insurance cover that you continue to hold elsewhere that was the subject of your transfer cover application.

## Additional information

Before you submit a Transfer of Insurance Cover form, you should consider whether you wish to **opt-in** to Default Cover if you do not have Default Cover already. If you already received Default Cover before your Transfer of Insurance Cover application is accepted, the total cover you will have is Default Cover plus the cover that you have applied for under this Transfer of Insurance Cover form.

If your Transfer of Insurance Cover application is accepted and you do not have Default Cover at the time of your application, you will not be eligible to receive Default Cover in the future.

If the Fund's Insurer (MetLife Insurance Limited ABN 75 004 274 882, AFSL No, 238 096) accepts your application to transfer cover, you will receive the cover as Fixed Cover and any insurance cover held in the fund will be transferred to Fixed Cover.

If you are applying to transfer cover from more than one fund, you will need to complete a separate form for each fund.

The **maximum** amount of insurance cover that you can transfer to the Fund (together with insurance cover you already hold in the Fund, or have applied to hold) is:

- for Death or Death & TPD; \$1,500,000
- for Income Protection; \$15,000 per month

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## Additional information

**Important note if you have Income Protection cover:** If you are no longer in permanent employment or self-employment when you become disabled, the income protection benefits that the Insurer will pay is limited to a maximum of 2 years. No premium refund will be made if your benefit period is longer than 2 years. It is important to update your Income Protection benefit period if your employment status changes (for example, if you become a casual employee or a short-term contractor) so that we can decrease your premium.

If the waiting period that applies under the fund you are transferring from cannot be matched with Australian Ethical Super, the next longest waiting period available under this policy will apply. If the benefit period that applies under the fund you are transferring from cannot be matched with Australian Ethical Super, the next shortest benefit period available under this policy will apply.

**Note:** we'll send you a letter confirming that you opted-in to have insurance even if your account becomes inactive and a separate confirmation that the application for insurance is accepted along with any applicable conditions.

### **Privacy - Use and disclosure of personal information**

Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in this form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so, MetLife may not be able to provide you with the products or services.

MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy, which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process. MetLife's Privacy Policy is readily available and can be viewed at

## Section 1: Personal details (the applicant)

Member number

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Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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Full given name(s)

Street number and name

Suburb

State

Postcode

Country

Home phone number

Mobile

## Other superannuation fund details (the fund from which cover is to be transferred)

Name of fund

Member number

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ABN

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USI/SPIN

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This application will be considered incomplete without at least an ABN or USI/SPIN.

## Smoking status

Have you smoked any substance, including cigarettes, e-cigarettes or used nicotine replacement products within the last 12 months?

Yes          No

In order for the Fund and MetLife to consider your application to transfer your insurance cover from another regulated superannuation fund you must answer each of the following questions.

Please confirm (by ticking the boxes below) that all of the following statements are true and correct:

I agree to cancel the existing insurance cover held with my other regulated superannuation fund once the transfer to Australian Ethical Super has been completed;

I understand that if my previous insurance is not cancelled, I may not be able to make a claim with respect to the transferred insurance cover;

I acknowledge I will not be transferring the cover under the other regulated superannuation fund to any other division or section of that fund or to any other fund;

I acknowledge I will not either effect a continuation option, or subsequently reinstate cover within the other regulated superannuation fund or any other division or associated fund; and

I have also attached the **most recent superannuation statement**, confirming the level and type of cover you have under the fund you are transferring your cover from.

## Section 2: Insurance cover

I confirm that my current level and type of cover under the other regulated superannuation fund is as follows:

- a. Death Cover: \$
- b. TPD Cover: \$
- c. Income Protection Cover: \$  per month
- Waiting Period:  days
- Benefit Period:  years

## Section 3: Eligibility check

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|---|-----|----|
| 1. Are you restricted, due to illness or injury, from carrying out the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)? Full-time basis is considered to be at least 35 hours per week. | Yes | No |
| 2. Have you been restricted from work or unable to perform any of your regular duties for more than 10 consecutive days over the past 12 months due to illness or injury (other than for colds or flu)?   | Yes | No |
| 3. Are you contemplating, or have you ever made a claim for sickness, accident or disability benefits, Worker's Compensation, or any other form of compensation due to illness or injury?   | Yes | No |
| 4. Have you been diagnosed with an illness that reduces your life expectancy to less than 2 years from today?   | Yes | No |
| 5. Are you currently contemplating any medical treatment or advice for any illness or injury for which you have not previously consulted a medical practitioner or an existing illness or injury, which appears to be deteriorating?  | Yes | No |
| 6. Have you had an application for life, total and permanent disablement, trauma or salary continuance insurance declined by an insurer?  | Yes | No |
| 7. Is your cover under the former insurer subject to any premium loadings and/or exclusions, including but not limited to pre-existing condition exclusions, or restrictions in regard to medical or other conditions?  | Yes | No |

If you answered "Yes" to Question 7, please provide details below.

**Note: If you answered "Yes" to any of Questions 1 to 6 above, you will not be eligible to transfer your existing insurance to Australian Ethical Super.**

## Section 4: Occupation category

Your occupation category determines the premium rates that applies to you.

There are five occupation categories:

- Professional
- White Collar
- Light Manual
- Manual
- Heavy Manual

The occupation category that applies to you depends on your responses to the questionnaire below:

**Question 1:** Are the duties of your regular occupation limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work or teaching, and are undertaken entirely within an office environment (excluding travel time from one office environment to another)?

Yes No

No - skip to Q2

- a. Do you either hold tertiary qualifications or are you a registered member of a professional institute or governing body in relation to your profession, or do you work as a member of the executive leadership team with your employer? Yes No
- b. Is the income you earn from your regular occupation greater than \$100,000 per annum? Yes No

**If you have answered 'Yes' to both Q1 a) and b) your occupation category is Professional.**  
**If you have answered 'No' to either a) or b) your occupation category is White Collar.**

**Question 2:** Are you either performing light manual skilled work or *trade qualified working in a non-hazardous industry*?

Yes No - skip to Q3

\**Trade qualified working in a non-hazardous industry* can include:

- qualified tradespeople such as electricians or carpenters working in a domestic environment
- trade occupations in an office environment such as equipment repair person
- occupations involving light manual work such as Café owner, retail sales or travelling sales- person
- technical occupations requiring field work greater than 20% involving light manual work such as insurance assessor, building inspector or surveyor
- occupations involving the supervision of manual work such as building foreman

**If you have answered 'Yes' to Q2 your occupation category is Light Manual.**

**Question 3:** Do you perform moderate to heavy manual work or operate heavy machinery, and you hold tertiary or trade qualifications relevant to your current occupation, and you do not work in *high risk occupations*?

Yes No

^*High risk occupations* can include:

- working at heights or underground
- working in any occupation that exposes you to danger, such as firefighter or pilot
- working with firearms, such as police officers
- working in heavy manual occupations that does not require tertiary or trade qualifications such as labourer, warehouse worker, brick layer, factory worker
- working as an inter-state bus or truck driver

**If you have answered 'Yes' to Q3 your occupation category is Manual.**  
**If you have answered 'No' to Q3 your occupation category is Heavy Manual.**

**Important note if you have Income Protection cover:** If you are no longer in permanent employment or self-employment when you become disabled, the income protection benefits that the Insurer will pay is limited to a maximum of 2 years. No premium refund will be made if your benefit period is longer than 2 years. It is important to update your Income Protection benefit period if your employment status changes (for example, if you become a casual employee or a short-term contractor) so that we can decrease your premium.

## Section 5: Duty of disclosure

### Duty of disclosure

Before you become insured under the Australian Ethical Superannuation insurance policy, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to provide you cover and on what terms. For the purposes of this section, 'us' and 'we' means Australian Ethical Superannuation's insurer.

This duty applies until we agree to provide your cover. You also have this duty when you extend, vary or reinstate your cover.

You don't need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### If the person entering into the contract does not tell the insurer something

In exercising the following rights, we may consider whether different types of cover can constitute separate insurance policies. If they do, we may apply the following rights separately to each type of cover.

If we accept the transfer of your insurance cover, it is based on your representation that the information provided to your previous insurer was accurate and complete and that you complied with your duty of disclosure under the Insurance Contracts Act 1984 (Cth). The transferred cover will be treated as not having commenced with us if you breached your duty of disclosure or made misrepresentations in a way which would enable an insurer to exercise a remedy under that Act.

If you don't tell us anything you're required to, and we wouldn't have provided the cover if you had told us, we may avoid the cover within three years of entering into it.

If we choose not to avoid the cover, we may, at any time, reduce the amount of cover provided. This would be worked out using a formula that takes into account the premium (insurance cost) that would have been payable if you had told us everything you should have. However, if the policy provides cover on death, we may only exercise this right within three years of entering into the cover.

If we choose not to avoid the cover or reduce the amount of cover provided, we may, at any time vary the cover in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right doesn't apply if the policy provides cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the cover as if it never existed.

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## Section 6: Declaration

### I declare that I:

- Have read and carefully considered the questions and statements in this form and that I undertake to abide by these requirements. All answers provided are true and correct.
- Have read and understood the Duty of Disclosure above and I have not withheld any information that may affect MetLife's decision as to whether or not to accept my application to vary my existing insurance cover.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy – Use and Disclosure of personal information' above and the available on the Australian Ethical website. I Consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of these documents.
- Will provide the Australian Ethical Retail Superannuation Fund and MetLife access to the health evidence I provided to any other regulated superannuation fund and its Insurer in application for this cover and acknowledge that any non-disclosure to another regulated superannuation fund or Insurer may be acted upon by Australian Ethical Retail Superannuation Fund or MetLife.
- Agree to be bound by the terms and conditions set out in the available of the Australian Ethical website.
- I understand that if my superannuation account has not received any contributions or other amounts for a continuous period of 16 months (*inactive account*), superannuation legislation will prohibit Australian Ethical Superannuation from providing me with insurance cover unless I make a *valid election*.
- I understand Australian Ethical Superannuation will not be permitted to provide insurance cover if my superannuation account has not had a minimum balance of at least \$6,000 after 1 November 2019 (low balance) and/or I am under 25 years of age, unless I make a *valid election*.
- If my application is accepted, I direct Australian Ethical Superannuation to accept this application as a *valid election* to be provided with insurance cover even if my account is an *inactive account*.
- I understand this election will apply to all insurance cover through my account, including any cover for death, total and permanent disablement and income protection that I already hold in my account and that I am applying for by this application.
- I understand this election will continue to apply to my insurance cover, unless and until it is withdrawn by me in writing or over the phone. I understand that I can withdraw my election at any time.
- I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting Australian Ethical Superannuation.

### Additionally I acknowledge that:

- If I do not fully complete this application, including by sending any required documentation, where applicable, or I do not sign and date it, I will not be eligible to transfer my existing insurance cover to my account with the Australian Ethical Retail Superannuation Fund.
- If MetLife accepts my application to transfer my existing insurance cover, I will receive the cover as Fixed Cover and any age-based cover already held in the Australian Ethical Retail Superannuation Fund will be transferred to Fixed Cover.
- My replacement cover will not commence in the Australian Ethical Retail Superannuation Fund until acceptance by MetLife, of which I will be notified in writing.
- The Australian Ethical Retail Superannuation Fund and MetLife may undertake appropriate enquiry and investigation to verify the answers I have provided. These enquires and investigations may be made at any time including, but not limited to, when the Australian Ethical Retail Superannuation Fund and MetLife are considering this application or in the event of a claim at that time.
- The Australian Ethical Retail Superannuation Fund and MetLife may investigate whether any restrictions that may have applied within the terms of the policy document were applicable to the type and/or level of cover stated on my benefit statement.
- Should it become apparent to the Australian Ethical Retail Superannuation Fund or MetLife that I have not undertaken the requirements that I confirmed in Step 2 on page 2, then any insured benefit that may be payable to me, my estate or my beneficiaries from the Australian Ethical Retail Superannuation Fund may be reduced by the insured amount paid or payable from any other regulated superannuation fund as a consequence of my failure to abide by these conditions.

## Section 7: Signature

Signature

<b>X</b>
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Date

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Signatory's full name (please print)

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## Contact us

t 1300 134 337  
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Australian Ethical Superannuation Pty Ltd  
ABN 43 079 259 733