

Reinstating your insurance cover

Significant Event Notice effective 1 April 2020

Reinstatement of cover – Death or Death & TPD

The below terms will replace the existing terms under the heading Reinstatement of Cover in the Insurance guide.

If your Death or Death & TPD insurance ceases, you may be able to reinstate your cover by meeting the requirements as set out below:

If your cover ceases due to unpaid premiums for a period of 90 days:

You can reinstate your insurance cover if:

- a. you are still a member of the Fund,
- b. you have already made a *valid election* in relation to your insurance cover, or:
 - i. are aged 25 and over, and
 - ii. have had an account balance of at least \$6,000 or more,
- c. you make an active contribution into your account to increase your account balance to a level sufficient to allow for payment of the outstanding premiums, and
- d. the outstanding premiums are paid by the next premium deduction date.

Your insurance cover will be reinstated at the previous level (with the same loadings, exclusions and occupation category) and there will be no gaps in cover. However your cover will be subject to *active employment* requirements*.

If your cover ceases due to active service in the military:

You can reinstate your insurance cover if:

- a. you are still a member of the Fund,
- b. you have already made a *valid election* in relation to your insurance cover, or:
 - i. are aged 25 and over, and
 - ii. have had an account balance of at least \$6,000 or more, and
 - iii. you have made an *active contribution* into your account in the previous 16 months, and
- c. your period of active duty is less than 12 consecutive months.

Please make sure you have a sufficient account balance to pay your premiums.

Your cover will recommence at the previous level and type of cover from the date you cease to be in active service in the military, subject to *active employment* requirements*.

* If you're not in *active employment* when your cover is reinstated, new events cover will apply until you're actively employed for **30 uninterrupted** days.

If your cover ceases due to your account becoming an *inactive account*:

By *opting-in*

You can reinstate your cover by **opting-in** within 30 days of cover ceasing (and you have sufficient money in your account to pay for your insurance premiums from the date your cover ceased). If you do so, your insurance cover will be reinstated at the previous level (with the same loadings, exclusions and occupation category) and there will be no gaps in cover. You are not required to satisfy *active employment* requirements when you reinstate your cover this way. Reinstating cover this way will mean that you have made a *valid election*.

You must also ensure that you have sufficient money in your account to pay for your insurance premiums.

To reinstate your Death or Death & TPD insurance, you should contact us on **1300 134 337** for further information.

IMPORTANT: We will no longer offer automatic reinstatement of Death or Death & TPD insurance cover as a result of receiving an employer contribution (SG contribution) in your account. If you miss the timeframe to reinstate your cover, and you still wish to be provided with Death or Death & TPD insurance, you will need to reapply for insurance by answering full underwriting questions, subject to the approval by the Insurer.

Reinstatement of cover – Income Protection

The below terms will replace the existing terms under the heading Reinstatement of Cover in the Insurance guide.

If your Income Protection insurance ceases, you may be able to reinstate your cover by meeting the requirements as set out below:

If your cover ceases due to unpaid premiums for a period of 90 days:

You can reinstate your insurance cover if:

- a. you are still a member of the Fund,
- b. you have already made a *valid election* in relation to your insurance cover,
- c. you make an *active contribution* into your account to increase your account balance to a level sufficient to allow for payment of the outstanding premiums, and
- d. the outstanding premiums are paid by the next premium deduction date.

Your insurance cover will be reinstated at the previous level (with the same loadings, exclusions and occupation category) and there will be no gaps in cover. However your cover will be subject to *active employment* requirements*.

If your cover ceases due to active service in the military:

You can reinstate your insurance cover if:

- a. you are still a member of the Fund,
- b. you have already made a *valid election* in relation to your insurance cover, and
- c. your period of active duty is less than 12 consecutive months.

Please make sure you have a sufficient account balance to pay your premiums.

Your cover will recommence at the previous level and type of cover from the date you cease to be in active service in the military, subject to *active employment* requirements*.

* If you're not in active employment when your cover is reinstated, new events cover will apply until you're actively employed for **30 uninterrupted** days.

If your cover ceases due to your account becoming an inactive account:

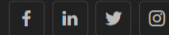
You can reinstate your insurance cover by a request by **opting-in** within 30 days of your cover ceasing (and you have sufficient money in your account to pay for your insurance premiums from the date your cover ceased). If you do so, your insurance cover will be reinstated at the previous level (with the same loadings, exclusions and occupation category) and there will be no gaps in cover. You are not required to satisfy *active employment* requirements when you reinstate your cover this way. Reinstating cover this way will mean that you have made a *valid election*.

You must also ensure that you have sufficient money in your account to pay for your insurance premiums.

To reinstate your Death or Death & TPD insurance, you should contact us on **1300 134 337** for further information.

IMPORTANT: We will no longer offer automatic reinstatement of Income Protection insurance cover as a result of receiving an employer contribution (SG contribution) in your account. If you miss the timeframe to reinstate your cover but you still wish to be provided with Income Protection insurance, you will need to re-apply for Income Protection insurance by answering full underwriting questions, subject to the approval by the Insurer.

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You should consider seeking advice from an authorised financial adviser before making an investment decision. Past performance is not a reliable indicator of future performance.

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