## Keep your cover (inactive account)



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#### Use this application form to elect to keep your insurance cover's oit doesn't stop if your super account becomes inactive.

Your super account becomes inactive when you haven't received any type of contribution or rollover into your super account for 16 continuous months. When this happens, your insurance cover will stop unless you've made an election to keep your cover. Your insurance can stop for other reasons such as not having enough money to pay for your insurance costs or if you cancel your cover. For the full list of events that can make your cover stop, refer to the *Insurance in your super* guide at **australiansuper.com/InsuranceGuide** 

#### Important information about your election

You'll need to elect to keep your insurance cover (section 2) before your super account becomes inactive. Your election to keep cover will only apply to cover (Death, Total & Permanent Disablement (TPD) and/or Income Protection cover) you hold when this application form is received and accepted by AustralianSuper.

If you want to elect to keep any new cover you're applying for now or in the future (cover you currently don't hold), after the new cover is accepted by the Insurer, you'll need to submit a new application form to keep cover. You can download an application form at **australiansuper.com/KeepCover** 

Once you've made an election, we'll remind you each year that your election to keep your cover is still in place and the cost of your cover is still being deducted from your super account each month.

This election will replace any existing election you have in place to keep or extend cover.

#### Stopped working or no longer earning an income?

Your eligibility to claim may be impacted.

Income Protection benefit payments are based on your pre-disability income. If you're eligible to claim, and you weren't receiving an income on or before your date of disablement, a benefit may not be payable.

For Total & Permanent Disablement (TPD) cover, the Insurer may assess your eligibility for a TPD benefit differently if immediately before your date of disablement you were unemployed for 16 consecutive months or longer.

More information about claiming a benefit is detailed in the Insurance in your super guide at

australiansuper.com/InsuranceGuide

# Please complete in pen using CAPITAL letters and print (X) to mark boxes where applicable. Read the Privacy Collection Statement on page 2 of this form to see how AustralianSuper uses your personal information.

## Your personal details

| Last name                  |                         | Mr Mrs Ms Miss Dr |
|----------------------------|-------------------------|-------------------|
|                            |                         |                   |
| First name/s               |                         |                   |
|                            |                         |                   |
| Date of birth              | Member number           | Male Female       |
| DDMMYYYY                   |                         |                   |
| Street address             |                         |                   |
|                            |                         |                   |
| Suburb                     |                         | State Postcode    |
|                            |                         |                   |
| Telephone (business hours) | Telephone (after hours) | 1obile            |
|                            |                         |                   |
| Email                      |                         |                   |
|                            |                         |                   |

A summary of AustralianSuper's Privacy Collection Statement is on page 2. Our Privacy Collection Statement and Privacy Policy may change from time to time. The latest versions will be available online at **australiansuper.com/CollectionStatement** and **australiansuper.com/privacy-policy** 

For information on the Insurer's privacy and information handling practices, read their Privacy Policy Statement at **tal.com.au/privacy** or call **1300 302 961** for a copy.

<sup>1</sup>AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.

Issued by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788 Trustee of AustralianSuper ABN 65 714 394 898. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at **australiansuper.com/tmd**  i

### 2 Elect to keep your cover

Print (X) to confirm that you want to keep the Death, Total & Permanent Disablement (TPD) and/or Income Protection cover you hold (as applicable), so it doesn't stop if your super account becomes inactive.

I want to keep my insurance cover

#### What cover does my election apply to?

Your election to keep cover will apply to any cover you hold when this application form is received and accepted by AustralianSuper.

#### When does my election end?

Your election to keep cover will continue until your cover stops because:

- you don't have enough money in your super account to pay for your cover, or
- you cancel all the cover you've elected to keep.

## 3 Declaration and acknowledgement

#### This section must be completed in all circumstances.

I declare that:

- I've read and understood the information on this form.
- I've read and understood the Product Disclosure Statement at **australiansuper.com/PDS** and the *Insurance in your super* guide for my division at **australiansuper.com/InsuranceGuide** and understand that the additional information referred to in the guide is also part of the Product Disclosure Statement.
- I've read the Privacy Collection Statement below and I understand how AustralianSuper will use my personal information.

I acknowledge that:

- I'm electing to keep my insurance cover so that it doesn't stop if my super account becomes inactive.
- My election to keep cover will continue until my cover stops as explained on this form.
- My election to keep cover will only apply to cover that I hold when this application form is received and accepted by AustralianSuper.
- My election to keep cover is only effective when this application form is received and accepted by AustralianSuper.
- My election to keep cover will replace any existing election I have to keep cover or extension I have in place.
- I can cancel my cover anytime. My cover can stop for other reasons as explained in the Insurance in your super guide.

#### Sign here

|                 |  |  |   | Date |   |   |   |   |
|-----------------|--|--|---|------|---|---|---|---|
| <u> </u>        |  |  | D | DM   | M | Υ | Y | Y |
| Print full name |  |  |   |      |   |   |   |   |
|                 |  |  |   |      |   |   |   |   |

#### **Privacy Collection Statement**

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI), including health information (if applicable) to assess, administer, manage and keep you updated on your insurance cover application or insurance claim and improve our products and services. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. Health information is collected (if applicable) from you or your employer, adviser, other insurer or reinsurer, or other representative authorised by you and is provided to us, our administrator or to our insurers. If required, we or the Insurer will obtain independent medical reports directly from your medical practitioner(s). We will only share your PI where necessary to perform the above listed activities with the Insurer (TAL Life Limited ABN 70 050 109 450, AFSL 237848) or other relevant insurer for certain insurance claims, our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), our contact centre provider (Concentrix Services Pty Ltd) and/or other service providers, as required by law or court/tribunal order, or with your permission. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to **australiansuper.com/privacy-policy** or call us on **1300 300 273**.