

## Application for White Collar Rates for Maritime Super IncomeProtect

This form is to be used by members of the Accumulation Plus, Accumulation Basic, Accumulation Standard and Permanent (Defined Benefit) categories for Stevedores wishing to apply for white collar/professional rates for Maritime Super IncomeProtect insurance.

Please read the *Important Notes* overleaf before completing this form.

Please complete and sign this form and return to: Maritime Super, Locked Bag 2001, QVB Post Office NSW 1230.

### Your Personal Details

|  |                            |   |
|--|----------------------------|---|
| Member Number  | Title (Mr/Mrs/Ms/Miss etc) | Gender  |
| <input type="text"/>   | <input type="text"/>       | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Surname  | Given Names                |   |
| <input type="text"/>   | <input type="text"/>       |   |
| Residential Address  |                            |   |
| <input type="text"/>   |                            |   |
| Postal Address (if different from above)                           |                            |   |
| <input type="text"/>   |                            |   |
| Date of Birth  | Phone Number               | Email Address   |
| <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/>       | <input type="text"/>  |
| Name of Employer   | Occupation                 |   |
| <input type="text"/>   | <input type="text"/>       |   |

### Details of your Occupation/Profession

Please answer the following questions by ticking (✓) the appropriate box below:

- |   |  |   |
|---|--|---|
| 1. Are all the duties of your current occupation limited to professional, managerial, administrative or similar 'white collar' tasks? | <input type="checkbox"/> Yes                     | <input type="checkbox"/> No                     |
| 2. Can you confirm that you are not involved in any manual work?  | <input type="checkbox"/> Yes                     | <input type="checkbox"/> No                     |
| 3. Can you confirm that all the duties of your current occupation are undertaken entirely within an office environment?               | <input type="checkbox"/> Yes (go to Declaration) | <input type="checkbox"/> No (go to Question 4)  |
| 4. If you answered 'No' to Question 3, do you spend less than 10% of your work time outside the office?                               | <input type="checkbox"/> Yes (provide details)   | <input type="checkbox"/> No (go to Declaration) |

If you answered 'Yes' to Question 4, please provide details:

  


### Member's Declaration

I declare that all answers provided by me on this form are true and correct and that:

- I have read and understand the Duty of disclosure and non-disclosure sections under *Important Notes* overleaf and have not withheld any information that may effect the Insurer's decision to accept my application for assessment as a White Collar/Professional worker
- I am currently employed and am able to carry out all of the identifiable duties of my employment
- I understand that IncomeProtect insurance is subject to the terms and conditions in the Policy document
- I understand that my application to be assessed as a White Collar/Professional worker is made for the purposes of the IncomeProtect Insurance Policy held by the Trustee underwritten by various underwriters at Lloyd's of London and that this assessment may not be carried over or applied to any other policy of insurance effected by the Trustee in respect of me; and
- I understand that I must reapply to be assessed for White Collar/Professional premium rates if I change employers or I fail to satisfy any of the conditions for classification as White Collar/Professional under the Policy.

Member's Signature

Date

 /  /

### Using this form

Accumulation Plus, Accumulation Basic, Accumulation Standard and Permanent (Defined Benefit) members of the Stevedores division of Maritime Super covered (or applying for cover) under the Fund's IncomeProtect Insurance Policy ('the Policy') should use this form to apply for assessment as a White Collar/Professional worker under the terms of the Policy. Lower premium rates apply to members assessed as White Collar/Professional workers under the Policy. Under the Policy, White Collar/Professional means a person whose duties of their occupation are limited to professional, managerial, administrative or similar 'white collar' natured tasks, which do not involve manual work and are undertaken entirely within an office environment.

If you are assessed as White Collar/Professional under the Policy, and change employers or fail to satisfy any one of the conditions for being classified as White Collar/Professional, you will need to be reassessed for qualification as a White Collar/Professional worker. In this event you will need to complete a new Application for White Collar/Professional rates for Maritime Super IncomeProtect and submit it to the Trustee for assessment.

Please note, in the event that you fail to satisfy any of the conditions for a White Collar/Professional worker then, in the event of a claim under the Policy, the Insurer may adjust the benefit payable to reflect the premium that would have been payable if the Insurer had reassessed your qualification for White Collar/Professional premium rates. This may mean that any IncomeProtect benefit payable is less than 85% of your income. Please ensure that all questions on this application are completed.

### Terms and conditions

IncomeProtect insurance provided through Maritime Super is underwritten by various Underwriters at Lloyd's of London (the Insurer). The payment of IncomeProtect benefits is subject to the terms and conditions in the Policy document. A copy of the Policy document can be obtained by calling Member Services on 1800 757 607 from Maritime Super's website [www.maritimesuper.com.au](http://www.maritimesuper.com.au).

### Duty of disclosure

Before you are accepted for White Collar/Professional premium rates under the IncomeProtect Insurance Policy, the Trustee of Maritime Super has a duty of disclosure to the Insurer under the Insurance Contracts Act 1984. In order for the Trustee to comply with its duty, in this Application, every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept your application for assessment as a White Collar/Professional worker (as defined in the Policy) must be disclosed.

The duty of disclosure also applies before cover is renewed, varied or reinstated. The duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that the Insurer knows or, in the ordinary course of his/her business, ought to know; or
- in respect of which the duty of disclosure is waived by the Insurer.

### Non-disclosure

If the duty is not complied with and the non-disclosure is fraudulent, the Insurer may avoid the cover at any time. An Insurer who is entitled to avoid insurance cover may, within three (3) years of cover commencing, elect not to avoid the Policy but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer. The duty of disclosure continues until the Insurer accepts (or declines) your application and confirmation is issued in writing.

### Where do I send the documents?

Return your completed (and original) form to Maritime Super, Locked Bag 2001, QVB Post Office, NSW 1230.

### Privacy information and consents

Personal information is collected from or in respect of you to enable Maritime Super to administer your benefits. If you do not supply the required information, we may not be able to do so (and may be unable to action your requests). We may disclose this personal information to a number of parties, such as the administrator of the Fund, your employer(s), Maritime Super's professional advisers, insurer(s) and service providers, as required by law and/or as authorised by you. You may be entitled to gain access to personal information we may have on file in respect of you. If you wish to obtain access or have a complaint, please contact Member Services on 1800 757 607.

### Need help?

If you have any questions about IncomeProtect, contact Member Services on 1800 757 607.