

Voluntary Death and Total and Permanent Disablement (TPD) cover

This form can be used to apply for, increase, reduce or cancel Voluntary Death and/or Total and Permanent Disablement (TPD) cover held within the Stevedores division of the Fund.

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

Death, disability and salary continuance insurance is provided by AIA Australia Limited (ABN 79 004 837 861 AFSL No. 230043).

What type of cover can I apply for?

The table below outlines the type of cover available for your membership category:

Membership category	Basic Death cover	Basic TPD cover	Voluntary Death ¹ cover	Voluntary TPD ² cover
Accumulation Plus	✓	✓	✓	✓
Accumulation Basic	✓	✗	✓	✗
Accumulation Standard	✗	✗	✓	✗
Retained Benefits and Spouse Accounts	✗	✗	✓	✗
Permanent (Defined Benefit)	✓	✓	✓	✗

¹ Members aged between 16 and 64 can apply for up to two (2) units of Voluntary Death cover. Voluntary Death cover is also available in limited circumstances to pensioners who are former members of SERF (see the *Important Notes* for more information).

² Members of the Accumulation Plus category can also apply for up to four (4) units of Voluntary TPD cover. TPD cover is not currently available on a voluntary basis in any other membership category in the Stevedores division.

Complete your personal details directly below, then:

To APPLY FOR cover	→	complete PART A and sign the Declaration at the bottom of page 3. You will need to complete the Short-Form Statement (Personal Questionnaire) in this section.
To INCREASE cover	→	complete PART A and sign the Declaration at the bottom of page 3. You will need to complete the Short-Form Statement (Personal Questionnaire) in this section.
To REDUCE cover	→	complete PART B and sign the Declaration at the bottom of page 3.
To CANCEL cover	→	complete PART C and sign the Declaration at the bottom of page 3.

If you are 55 years of age or more and applying for new or an increase in cover, you will also need to complete the *AIA Full Personal Statement*, which is available at www.maritimesuper.com.au or by contacting Member Services on 1800 757 607.

Sign and return this form **by fax to: (02) 9261 3683** or post to Maritime Super: Locked Bag 2001, QVB Post Office NSW 1230.

Your Personal Details

Member Number	Membership Category	Title (Mr/Mrs/Ms/Miss etc)	Gender
<input type="text"/>	<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"/>	

PART A – APPLY FOR NEW COVER OR INCREASE YOUR EXISTING VOLUNTARY COVER

Members of the Stevedores division of Maritime Super can request up to two (2) units of Voluntary Death cover. If you are a current Accumulation Plus category member, you can also apply for up to four (4) units of Voluntary TPD cover (provided that total TPD cover is not more than total Death cover). These limits apply across all memberships you may hold in the Stevedores division of Maritime Super.

Voluntary insurance costs two dollars (\$2.00) per week per unit and the cost will be deducted from your account.

NEW DEATH AND/OR TPD COVER - You have the option to purchase unit(s) of Death and TPD insurance cover at any time (subject to eligibility conditions). Please select the type of cover you require by ticking the appropriate box(es) and then complete the Short-Form Statement (Personal Questionnaire) directly below:

Death cover (specify number of units) units

TPD cover (specify number of units) units → (For current Accumulation Plus members ONLY)

INCREASE DEATH AND/OR TPD COVER - If you already hold some cover, indicate the number of new units you wish to purchase (i.e. in addition to any existing cover you already hold) and then complete the Short-Form Statement (Personal Questionnaire) directly below:

I wish to **purchase additional Death cover** (specify number of **additional** units) units

I wish to **purchase additional TPD cover** (specify number of **additional** units) units → (For current Accumulation Plus members ONLY)

Short-Form Statement (Personal Questionnaire) – PLEASE COMPLETE ALL QUESTIONS

- Are you a citizen or permanent resident of Australia? Yes No
If 'No', do you hold a current 457 visa? Yes No
- What is your occupation?
Industry
Daily duties at work (including manual work)
How many hours per week do you work?
What is your gross annual salary? \$ pa
- What is your height? cm What is your weight? kg
- At the date of this application for cover, are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full-time basis, due to an injury or illness (even if you are not currently working on a full-time basis or are unemployed)? Yes No
- Have you smoked tobacco and/or any other substance in the last 12 months? Yes No
If 'Yes', please state forms and daily quantities
- Do you drink more than 20 standard drinks per week? Yes No
- Do you participate or intend to participate in any of the following: aviation (other than as a passenger on a recognised airline), football (all codes), scuba diving (more than 40 metres), motor racing or any other hazardous activity? Yes No
- Have you ever suffered symptoms of, or had, or have been told you have, or received any advice or treatment for any of the following: Yes No
 - high blood pressure, high cholesterol, heart complaint, chest pain or stroke
 - mental or nervous disorder including stress, anxiety, depression or a neurological condition
 - cancer or a tumour of any type
 - back/joint disorder, arthritis, loss of limb or paralysis
 - loss of sight of any eye(s) or blindness
 - kidney, bladder, bowel or stomach disorder and/or disease; or
 - diabetes or liver disease (including hepatitis)?
- Have you ever: Yes No
 - suffered from AIDS or been infected with the HIV virus; or
 - used or injected yourself with any illicit drugs not prescribed by a medical practitioner; or
 - engaged in male-to-male anal sexual activity?

If you answered 'Yes' to any of questions 4 to 9 above, please complete the AIA Full Personal Statement available at www.maritimesuper.com.au.

PART B – REDUCE YOUR VOLUNTARY DEATH OR TOTAL AND PERMANENT DISABLEMENT (TPD) COVER

Please tick (✓) the insurance option(s) you wish to reduce, and specify the number of units you wish to retain:

REDUCE YOUR COVER

- I wish to **reduce my Death cover** (specify number of units you wish to retain) units
- I wish to **reduce my TPD cover** (specify number of units you wish to retain) units → (For current Accumulation Plus members ONLY)

Please note that if you specify units of cover to retain which exceed your current units of cover, your application cannot be assessed unless you complete the *Short-Form Statement (Personal Questionnaire)* in Part A.

PART C – CANCEL YOUR COVER

Please specify the type of cover you wish to cancel.

CANCEL YOUR VOLUNTARY COVER

- I wish to cancel **ONLY my Voluntary Death cover**
- I wish to cancel **ONLY my Voluntary TPD cover**
- I wish to cancel **my Voluntary Death AND TPD cover**

MEMBER'S DECLARATION AND AUTHORITIES

- I declare that I have read the Trustee's privacy statement and the AIA Australia Privacy Statement and I consent to the collection, use and disclosure of my personal and sensitive information in accordance with those statements.
- I declare that the above statements are true and correct (whether written in my hand or not) and that no information material to the insurance has been withheld.
- I agree that any personal statements made together with other relevant documents shall form the basis of my application to AIA Australia for insurance.
- I consent to the Trustee and AIA Australia collecting sensitive information, that is, health information about me for the purposes assessing my application for insurance.
- I have read the Duty of Disclosure notice outlined in the *Important Notes* and understand what is meant by that notice.
- I also understand that my duty to disclose continues after I have completed this application until AIA Australia has accepted the risk.
- I understand that AIA Australia does not currently send any direct marketing material.
- I understand that cover will not commence until my application is accepted by AIA Australia.

Member's Signature

Date

Using this form

AIA Australia Limited ('AIA Australia') provides insured benefits to members of the Stevedores division of Maritime Super. Insured benefits are provided under a group insurance policy (Policy No. MP9982) held by the Trustee.

Members of the Stevedores division of Maritime Super, and Allocated Pension and Working Income Support Pension members who purchased their current pension when they were a member of the Stevedoring Employees Retirement Fund, aged between 16 and 64 years, can apply for up to two (2) units of Voluntary Death cover.

Current members of the Accumulation Plus category can also apply for up to four (4) units of Voluntary TPD cover (however, the total level of TPD cover cannot exceed the total level of Death cover).

Voluntary insurance is in addition to any Basic insurance cover you hold.

All applications for Voluntary Death and TPD cover are subject to underwriting and acceptance by AIA Australia. We will let you know if your application is accepted. If AIA Australia will only accept your application subject to special conditions or exclusions, you will first need to accept those conditions and exclusions and AIA Australia must receive and accept your acceptance before your insurance cover will commence.

If you are applying to reduce or cancel your Voluntary insurance, your insurance will reduce or cancel from the date the Trustee receives your form.

When you apply for insurance cover under the policy, you have a duty of disclosure to AIA Australia, as outlined below.

Your duty of disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty under the *Insurance Contracts Act 1984* to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of insurance.

Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may void the contract at any time. An insurer who is entitled to avoid a contract of insurance, may, within three years of entering into it, elect not to avoid it but to reduce the sum insured in accordance with a formula that takes into account the contribution that would have been payable if you had disclosed all relevant matters to the insurer.

The Trustee's privacy statement

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.

AIA Australia's Privacy Policy

A copy of the privacy policy of AIA Australia Limited ('AIA Australia Privacy Statement') can be obtained by visiting www.aia.com.au. By completing this form, you consent to any personal information, including information that may be of a sensitive nature they may collect about you in the normal course of their business, being used in the manner set out in the AIA Australia Privacy Statement.

Need help?

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