

Change of occupation category

Insurance premiums and cover amounts differ based on occupation category, so it is important that your occupation is correctly classified - complete this form if you need to change your occupation category.

Your application will need to be assessed and accepted by Maritime Super or MLC Limited before it will take effect and we will confirm this in writing. Premiums and/or cover amounts will take effect from the date the change in occupation category is accepted.

Return this completed form to Maritime Super by:

Email info@maritimesuper.com.au
 Fax (02) 9261 3683
 Post Maritime Super, Locked Bag 2001, QVB Post Office NSW 1230

Please read the Important Notes before completing this form.

Your personal details

Member Number	Surname	Given names
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address		
<input type="text"/>		
Date of birth	Daytime phone number/Mobile number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>

Questionnaire

- | | | |
|--|-----------------------------|------------------------------|
| 1. Have you been off work due to injury or illness for a total of 4 or more weeks in the last 12 months (at date of application)? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 2. Have you been diagnosed with an illness that reduces your life expectancy to less than 12 months (at date of application)? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 3. Are you, at the date of this application, off work? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 4. Are you, at the date of this application, restricted from being capable of performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though your actual employment can be on a full-time, part-time, casual or contractual basis? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |



If you answer 'Yes' to any of these questions, you are not eligible to change your occupation category and your application will not be accepted.

Your new occupation category - complete either Option 1 or Option 2

Please confirm your occupation by selecting one of the three Occupation Categories in Option 1 below. If you are unsure and elect not to self-assess your occupation, complete Option 2 below and the Insurer will assess your Occupation Category for you.

Option 1: Self-assess your occupation category - please select one of the following options by ticking the appropriate box:

- White Collar
- Predominantly office-based, sedentary roles performing clerical, administrative and managerial duties with no more than 10% of time performing light Manual Duties* (e.g. stocking shelves, loading photocopy paper); or
 - persons who work in an office environment for at least 80% of the time (excluding travel time from one office environment to another). This includes sales representatives who are not involved with deliveries.
- Light Blue Collar
- Occupations which involve light Manual Duties* and are land-based or involve one of the following non-land-based occupations: masters, engineers and officers. Also includes supervisors of Heavy Blue Collar workers.
- Heavy Blue Collar
- Skilled (i.e. trade-qualified occupations) and unskilled blue collar workers performing Manual Duties*. This shall include, but is not limited to, the occupation of stevedore;
 - any occupation or employment where employment is spent on a ship, tug, offshore vessel or on the water and shall include, but is not limited to, occupations of seaman, integrated rating and steward; or
 - members who are not working.

Option 2: Describe the duties of your occupation and the Insurer will assess your occupation category

<input type="text"/>	
How much time do you spend on the water?	<input type="text"/> %
How much time do you spend in the office?	<input type="text"/> %
How much time do you spend performing light Manual Duties*? (includes stocking shelves and loading photocopy paper)	<input type="text"/> %
How much time do you spend performing heavy Manual Duties*?	<input type="text"/> %

* Manual Duties means duties involving or using human effort, power or physical energy.



It's important to be aware that a change in occupation category may affect your eligibility for membership of your current category. We will let you know if this applies to you.

▶ Applicant's declaration

I wish to apply to have my current occupation category applied to my insurance cover and premiums under the Trustee's insurance policy with MLC Limited. I declare that I have read the Trustee's privacy statement and I consent to the collection, use and disclosure of my personal and sensitive information in accordance with that statement and MLC Limited's privacy policy.

I agree that any personal statements, including the information about my occupation and health, are true and correct and shall form the basis of my application to the Insurer and the Trustee.

I have read the 'Duty to take reasonable care not to make a misrepresentation' outlined in the Important Notes and understand what is meant by that notice. I understand that my duty to take reasonable care not to make a misrepresentation continues until MLC Limited (or Maritime Super on their behalf) has accepted the risk.

I understand that cover and premiums will only be adjusted from the date that Maritime Super or MLC Limited assesses and accepts my application.

I understand that Limited Cover (refer to the 'Important Notes' for this definition) will be provided for any increase in Death only or Death & TPD cover as a result of an occupation change for the first 12 months and until I return to Active Employment (refer to the 'Important Notes for this definition) for one day thereafter.

Name of Member

Signature

Date

Important notes

Insurance

MLC Limited, ABN 90 000 000 402, AFSL 230694, provides insured benefits to members of Maritime Super. Insured benefits are provided under a group insurance policy (Policy No. G3608) held by the Trustee. Voluntary insurance is in addition to any Default or Basic insurance cover you qualify for. Applications for cover are subject to underwriting and acceptance by MLC Limited.

Your duty to take reasonable care not to make a misrepresentation

About this application and your duty

When you apply for life insurance, the insurer conducts a process called underwriting. It's how the insurer decides whether they can cover you, and if so on what terms and at what cost.

The insurer asks questions they need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give in response to their questions is vital to their decision.

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where the insurer later investigates whether the information given was true. For example, the insurer may do this when a claim is made.

Guidance for answering questions

We, as the trustee, are the policy owner. You are the life insured. A misrepresentation by you, as the life insured, has the effect as though it is a misrepresentation by us as the policy owner.

As the insurance is inside super, we obtain this insurance from the insurer in relation to you. In this circumstance, the insurer will rely on the representations made by us and you.

Both you and us, as the trustee of the fund, are responsible for the information provided to the insurer. When answering the questions, the insurer requests that you:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the insurer before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, an adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

You must not assume that the insurer will contact your doctor for any medical information. If you are unsure about whether you should include information or not, please include it.

Changes before your cover starts

Your duty to take reasonable care not to make a misrepresentation continues until the time your insurance cover starts.

Before your cover starts, the insurer may ask about any changes that mean you would now answer the questions differently. As any changes might require further assessment or investigation, it could save time if you let the insurer know about any changes when they happen.

If you need help

It's important that you understand this information and the questions the insurer asks. You can ask us, the insurer or an adviser for help if you have difficulty understanding the process of applying for insurance or answering the questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we or the insurer are available to help and can provide additional support for anyone who might need it. If you want, you can have a support person you trust with you.

What can the Insurer do if the duty is not met?

If the person who answers the questions does not take reasonable care not to make a misrepresentation, there are different remedies that may be available to the insurer. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put the insurer in the position they would have been in if the duty had been met.

For example, the insurer may:

- avoid the cover (treat it as if it never existed)
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- whether the person who answered the questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances
- what the insurer would have done if the duty had been met – for example, whether the insurer would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before the insurer can exercise any of these remedies, they will explain their reasons, how to respond and provide further information, including what you can do if you disagree. The insurer is required to notify us, as the trustee and policy owner, of these matters.

MLC Limited's privacy policy

MLC Limited respects your privacy and handles your information in accordance with their privacy notification. A copy of the Insurer's privacy policy can be obtained by visiting www.mlc.com.au/mlcinsuranceprivacypolicy.

Changing your occupation category

You can apply to change your occupation category if:

- you are in 'Active Employment' on the date you sign the form; and
- you have not been off work due to sickness or injury for four or more weeks in the last 12 months on the date you sign the form; and
- you have not been diagnosed with an illness that reduces your life expectancy to less than 12 months at the time you sign the form.

The duty to take reasonable care applies to your occupation self-assessment and an intentional and/or fraudulent misrepresentation of your occupation at the time you sign the declaration will allow the Insurer to avoid your insurance and/or adjust any sum insured payable to reflect correct classification of your occupation at this time (as described in the 'If you do not meet your duty' section).

Definitions

Active Employment - means:

- if gainfully employed, you are engaged in your normal duties without limitation or restriction due to injury or sickness and are working normal hours on the relevant date(s); and
- that you are not restricted by sickness or injury from being capable of performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though actual employment can be on a full-time, part-time, casual or contractual basis; and
- you are not receiving or entitled to claim salary support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability Salary benefits.

If you are on leave, paid or unpaid, other than leave in connection with sickness or injury, you will be considered to be in Active Employment.

Limited Cover – means that you are only covered for claims arising from a sickness that first became apparent or an injury that first occurred on or after the date your cover started, restarted or increased.