

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.

Please sign overleaf and 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"/>	<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

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.

 Complete either Option 1 OR Option 2 below:

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

How much time do you spend on the water? %

How much time do you spend in the office? %

How much time do you spend performing light Manual Duties*? (includes stocking shelves and loading photocopy paper) %

How much time do you spend performing heavy Manual Duties*? %

* 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

Name of Member

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 of disclosure notice outlined in the Important Notes and understand what is meant by that notice. I understand that my duty to disclose continues after I have completed this application 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 the 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.



Return this completed form by:

EMAIL

info@maritimesuper.com.au

FAX

(02) 9261 3683

POST

Maritime Super
Locked Bag 2001
QVB Post Office NSW 1230

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 of disclosure

When you apply for a life insurance policy, you have a duty to tell the Insurer anything you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms. You have this right of duty until the Insurer agrees to insure you. You have the same duty before you extend, vary or reinstate the policy.

You do not need to tell the Insurer anything that:

- reduces the risk you are insured for; or
- is common knowledge; or
- the Insurer knows or should know as an insurer; or
- the Insurer waives your duty to tell them about.

If someone other than you will be the life insured under the policy, any failure by that person to comply with the above duty will be treated as a failure by you. If you request life insurance inside super, the Trustee obtains this insurance from the Insurer in relation to you. In this circumstance, the Insurer relies on the disclosures that you or the Trustee make to them.

Non-disclosure

In exercising the following rights, the Insurer may consider whether different types of cover constitute separate policies of life insurance. If they do, the Insurer may apply the following rights separately to each type of cover. If you do not tell the Insurer anything you are required to, and they would not have insured you if you had told us, the Insurer may avoid the policy within 3 years of entering into it.

If the Insurer chooses not to avoid the policy they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the Insurer everything you should have. However, if the policy provides cover on death, the Insurer may only exercise this right within 3 years of entering into the policy.

If the Insurer chooses not to avoid the policy or reduce the amount you have been insured for, they may, at any time vary the policy in a way that places them in the same position they would have been in if you had told the Insurer everything you should have. However, this right does not apply if the policy provides cover on death.

If your failure to tell the Insurer is fraudulent, they may refuse to pay a claim and treat the policy as if it never existed.

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 of disclosure 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 'Non-disclosure' 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.