

Complete this form in BLACK ink using BLOCK letters | any request will be invalid if not signed and dated. Please mail this form to: AMIST Super, Locked Bag 5390, Parramatta NSW 2124 or fax to 1300 855 378 or email to service@amist.com.au

**DUTY OF DISCLOSURE - IMPORTANT INFORMATION BEFORE YOU BEGIN THIS APPLICATION**

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure Windsor Income Protection may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty of Disclosure section on page 2 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

**Member details**

AMIST Membership Number				Date of birth (dd/mm/yyyy)			
<input type="text"/>				<input type="text"/>			
Mr/Mrs/Ms/Miss		Surname					
<input type="text"/>		<input type="text"/>					
Given Names							
<input type="text"/>							
Street Number / PO Box			Street Name				
<input type="text"/>			<input type="text"/>				
Suburb				State		Postcode	
<input type="text"/>				<input type="text"/>		<input type="text"/>	
Telephone (Home)				Telephone (Mobile)			
<input type="text"/>				<input type="text"/>			
Email							
<input type="text"/>							

**Do you want to change your level of Income Protection Insurance cover?**

If you earn more than \$40,000 per year, you have the opportunity to increase your cover. If you do this within 90 days of receiving your Welcome Letter from us, increased cover will also be automatic with no questions asked.

Remember, cover can only be for a maximum of 75% of your current average pay. Cover can be purchased in single units, each offering the equivalent of \$500 in cover per month (\$115.38 per week for each unit of cover). Please see the table on page 15 of the Insurance Guide booklet and select the level of cover that best suits your needs.

I want a total of   units of Income Protection insurance (default cover is 5 units).

**Are you an office worker?**

Please tick the box if you are an Office Worker and return the form to us.  Yes, I am an Office Worker.

Office Workers (defined as 'White Collar' in the insurance policy) are members who perform only non-manual duties and work at least 75% of the time in an office environment and have done so for at least 12 months. If you are completing this declaration to advise that you are an office worker please refer to the Duty of Disclosure on the following page.

Signature of member:	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>



## YOUR DUTY OF DISCLOSURE

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk the insurer insures him or her for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

### **If the person entering the contract does not tell the insurer something**

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had disclosed the information, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person had told the insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if the person had told the insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to tell the insurer is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Australian Meat Industry Superannuation Pty Limited (Trustee) ABN: 25 002 981 919 RSE Licence: L0000895 AFSL: 238829  
as Trustee for Australian Meat Industry Superannuation Trust (AMIST) ABN: 28 342 064 803 Registration No. R1001778

**AMIST Super Hotline**  
**1800 808 614**

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Your industry fund