

# Request to increase Insurance - Life Event

Use this form to apply to increase your insurance cover when a specific life event has occurred.  
You can apply for one life event increase per year and up to three times in total.

Please write in BLOCK letters and use a BLUE or BLACK ballpoint pen.

Once you have completed this form, please return to AMIST Super, along with proof of your life event Locked Bag 5390 Parramatta NSW 2124

## 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 MetLife 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 3 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

### 1. MEMBER DETAILS

AMIST Super member no:

*(This information will be used to update our records where necessary.)*

Mr/Mrs/Ms/Miss/Other

Surname

Given Names

#### Residential Address

Street Number

Street Name

Suburb/Town

State

Postcode

#### Postal Address (if different from residential address)

Street Number / PO Box

Street Name

Suburb/Town

State

Postcode

Date of Birth (ddmmyyy)

Telephone (daytime)

Mobile

Email

Employer Name

### 2. LIFE EVENT:

Please provide details of the life event under which you are applying to increase your insurance cover:

Marriage  Mortgage on primary residence  Birth or adoption of a child  Upon turning 30 or 50 years of age

Date of life event:       The life event must have occurred within the last 12 months.

Please attach evidence of this life event – see Important Information for a list of documents required.

### 3. INCREASE AMOUNT REQUESTED:

Select the amount of extra cover you are requesting:

Death cover  1 unit

TPD cover  1 unit

### 4. ELIGIBILITY QUESTIONS:

Please answer the following questions:

- Are you restricted, due to illness or injury, from carrying out the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)? Full-time basis is considered to be at least 30 hours per week. Yes  No

If you answered 'yes' to the above question, you will not be eligible to increase your insurance cover by submitting this form. Instead, please complete an Application for Insurance, which can be obtained online from [www.amist.com.au](http://www.amist.com.au) or by contacting AMIST Super.

### 5. DECLARATION AND SIGNATURE:

By signing this form I am making the following statements:

- I have fully read and understood this form including the Important Information.
- I have read AMIST Super's Product Disclosure Statement and Insurance Guide.
- I declare that the answers to the questions in this application are true and correct.
- I have read and understood the Duty of Disclosure on page 3 and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application for cover.
- I have read the Privacy section on page 3. I understand that AMIST Super and its insurer may undertake appropriate enquiry and investigation to verify the answers I have provided.
- I understand that insurance cover will not commence until I am notified of acceptance by AMISTSuper.
- I agree to the deduction of the additional premium applicable for this increased level of insurance cover.

Signature

Date

### IMPORTANT INFORMATION

#### Providing Evidence of Life Event:

The below table shows the required documentation you need to attach to this request:

Life Event	Certified Documentation Required
Marriage	Marriage certificate
Birth of a child	Birth certificate of child
Adoption of a child	Order effecting an adoption or an entry in an official public record of the adoption of the child
New mortgage	Written confirmation of the new mortgage from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Increase to mortgage	Written confirmation of the increase or a loan statement from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Upon turning 30 or 50 years of age	Nil evidence required

## 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.

## YOUR PRIVACY

Personal information is protected by the AMIST Super Privacy Policy. The AMIST Super Privacy Policy outlines the approach that Australian Meat Industry Pty Limited, takes to the personal information which is collected in the course of work. AMIST Super is bound by the National Privacy Principles contained in the Privacy Act 1988 (and subsequent amendments). For more information, please contact AMIST Super or obtain a copy of the Privacy Policy from [www.amist.com.au](http://www.amist.com.au).

## CONTACT AMIST SUPER

Telephone: 1800 808 614

Facsimile: 1300 855 378

Website: [www.amist.com.au](http://www.amist.com.au)

Life and TPD products are offered by MetLife Insurance Limited (MetLife), which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand. None of the obligations of MetLife are guaranteed by MetLife, Inc. (Incorporated in the USA) or any other member of the MetLife group.

Income Protection is provided by Australian Income Protection Pty Ltd on behalf of certain underwriters at Lloyds.

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**

[www.amist.com.au](http://www.amist.com.au)  
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Locked Bag 5390  
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**AMISTSUPER**   
Your industry fund