

SPECIAL APPLICATION TO VARY

Life Insurance, TPD and/or Income Protection



Complete this form if you wish to increase your default cover without a medical on joining the Fund within the first 90 days.

Please write in BLOCK letters and use a BLUE or BLACK ballpoint pen. Once you have completed this form, please return to AMIST Super Locked Bag 5390 Parramatta NSW 2124

New members of AMIST Super can apply to increase the default amount of Life Insurance, TPD and Income Protection cover within 90 days of joining the fund without the need to complete any medical questionnaire or provide any medical information. This option is only available to members of the Employer Sponsored Division of AMIST Super.

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 AIA or 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 3 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 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 (ddmmyyyy)

Telephone (daytime)

Mobile

Email

Employer Name

I WISH TO INCREASE THE LEVEL OF MY DEFAULT LIFE INSURANCE AND TPD COVER FROM:

- 2 units of Life Insurance and 1 unit of TPD; to
- 4 units of Life Insurance and 2 units of TPD.

I understand that the cost of cover will increase (double) as a result of this election.

I am aware of the information contained in the AMIST Product Disclosure Statement including the terms and conditions of the insured benefits offered by AMIST Super.

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.
- I have read the Privacy and Duty of Disclosure sections (over).
- I understand that the increase in my insurance cover provided per unit will not commence until this declaration has been received and accepted by AMIST Super.
- I am in Active Employment which means that I am employed and able to carry out the identifiable duties of my current and usual occupation on a full-time basis without restriction due to illness or injury (even if I am not currently working on a full-time basis) Full-time basis is considered to be at least 30 hours per week.

Signature

Date

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DO YOU WANT TO INCREASE YOUR INCOME PROTECTION 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 average pay. Cover can be purchased in single units, each offering an additional \$500 in cover per month.

I have 5 units of income Protection insurance and would like a further

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 units to make a total of

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 units.

Signature

Date

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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

Date

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IMPORTANT INFORMATION

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 Australian Meat Industry Superannuation Pty Ltd Privacy Policy. The Australian Meat Industry Superannuation Pty Ltd Privacy Policy outlines the approach that Australian Meat Industry Pty Limited, takes to the personal information which is collected in the course of work. Australian Meat Industry Superannuation Pty Ltd is bound by the Australian 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.

CONTACT AMIST SUPER

Telephone: 1800 808 614

Facsimile: 1300 855 378

Website: www.amist.com.au

Life and TPD products are offered by AIA Australia Limited (AIA).

Income Protection is provided by Windsor 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
service@amist.com.au

Locked Bag 5390
Parramatta NSW 2124

