

## Important Information

# Changing your Insurance Occupation Classification

### About this form

You should use this form if you wish to apply to change your insurance occupation classification rating.

For your application to be considered you must complete all sections of this form.

For more information on occupational classifications, please refer to the 'Insurance in Your Super' document which is available at [eisuper.com.au/pds](https://eisuper.com.au/pds) or you can call us on 1300 369 901.

### Your duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell the insurer TAL Life Limited, ABN 70 050 109 450, AFSL 237848 anything that you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you. You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

### If you do 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, they 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 them, they may avoid the contract within 3 years of entering into it.

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

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

EISS Super

# Application to Change Insurance Occupation Classification

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## We're here to help

If you need assistance completing this form, you can call us on 1300 369 901, Monday to Friday from 8am to 8pm (AEST).

Please complete all sections of this form as applicable, sign and return the completed form by either; uploading it into your online account or posting it to:

EISS Super GPO Box 7039, Sydney, NSW 2001.

## Step 1. Your personal details

Member Number

Account Number

Mr / Mrs / Ms / Miss / Other

Given name(s)

Surname

Date of birth   /   /

Residential address (must not be a PO Box)

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Telephone

Mobile

Email

You can change your personal details online by logging into your account at [eisuper.com.au/login](http://eisuper.com.au/login).

## Step 2. Your occupation/employment details

You can apply to change your occupation category by completing the questions below.

Questions	Yes	No
1. Are you at the date of this application, due to injury, accident or illness, off work or restricted from being capable or actively performing all of the duties and work hours (for at least 30 hours per week) of your usual occupation, even though your actual employment can be on a full-time, part-time or casual basis?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you been diagnosed with a sickness that reduces your life expectancy to less than twenty four (24) months?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever made, or are you entitled to make a claim for injury or sickness (lasting more than four weeks) through worker's compensation, sickness benefit, invalid pension or any insurance policy providing total and permanent disablement cover, accident or sickness cover?	<input type="checkbox"/>	<input type="checkbox"/>

Please note, you must be able to answer 'No' to each of the questions or you will not be eligible for a different occupation rating. If you answered 'Yes' to any of the questions, you are not eligible to change your occupation category without underwriting.

Name of employer you work for

What is your occupation?

Major duties at work and the percentage of time performing each duty (e.g. building, paperwork, travel, etc.)

Details	Percentage (%) of time performing this duty
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

Nature of duties (e.g. office based, manual, heavy manual)

The environment that the duties are performed in (e.g office, warehouse, building site, underground etc.)

## Step 2. Your occupation/employment details (continued)

### TAL Privacy Policy

Insurance is provided by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL) to Energy Industries Superannuation Scheme Pty Limited.

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at [tal.com.au/Privacy-Policy](http://tal.com.au/Privacy-Policy) or free of charge on request to TAL by telephoning 1800 666 136.

### Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

### Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, Trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the Trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (e.g. such as to the police or Australian Taxation Office (ATO)); and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

## Your privacy is important to us

We are required to comply with relevant privacy laws. The personal information that we collect is used to process your application, administer your account(s), provide you with services and conduct research about how to improve our services and products. Unless required or authorised by law, we will only provide your personal information to authorised service providers who use the information to administer the Fund and provide services on our behalf.

The EISS Super Privacy Policy is available to view at [eisuper.com.au/privacy](http://eisuper.com.au/privacy) or you can obtain a copy by contacting us on 1300 369 901.

## Step 4. Sign the form

- I acknowledge that I have read the duty of disclosure and understand that this duty also applies until formal notification of acceptance.
- I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief all the answers to the questions in this Application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
- I, the Member, authorise and direct any medical or other practitioner to divulge at any time to TAL or to any lawfully constituted tribunal any and all information concerning my state of health and medical history, acquired in the course of professional attendance or consultation. A photocopy of this authority is as valid as the original. To this extent, all professional confidence and privilege is waived.
- I consent to my personal information (including health and sensitive information) being collected, used or disclosed by TAL to its external service providers/contractors as contemplated in this form, including collecting it from or disclosing it to any medical practitioner or third party as required to assess, verify or process my application. This consent applies to any health and sensitive information collected on this form or future forms in relation to this insurance.

Member Signature

X

Date

D D / M M / Y Y Y Y

Sign here

**Please return your completed form by either:**

Posting it to us      OR      Uploading it to your online account

EISS Super

Visit [eisuper.com.au/login](https://eisuper.com.au/login)

GPO Box 7039

Sydney NSW 2001