

Important Information

Increasing Your Insurance Cover - Life Event Cover

About this form

You can adjust the insurance cover you have to suit your personal circumstances. Please refer to the EISS Super Product Disclosure Statement (PDS) and the 'Insurance in Your Super' document available at eisuper.com.au/pds for details on your insurance options, exclusions and/or restrictions which could apply to your insurance cover.

To apply to increase your cover for a Life Event you must:

- be under age 60;
- submit your application within 90 days of the Life Event;
- not be engaged in a Hazardous Occupation; and
- not had an increase in cover in the last twelve (12) months.

Your Duty to Take Reasonable Care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond;
- Answer every question;
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it;
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason - we're here to help and can provide additional support.

EISS Super

Application for Increased Insurance - Life Event Cover

About this form

You can adjust the insurance cover you have to suit your personal circumstances. Please refer to the EISS Super Product Disclosure Statement (PDS) and the 'Insurance in Your Super' document available at eisuper.com.au/pds for details on your insurance options, exclusions and/or restrictions which could apply to your insurance cover.

To apply to increase your cover for a Life Event you must:

- be under age 60;
- submit your application within 90 days of the Life Event;
- not be engaged in a Hazardous Occupation; and
- not had an increase in cover in the last twelve (12) months.

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.

Step 1. Your personal details (continued)

Employment status

- Self Employed
 Not working
 Employee (full-time)
 Domestic duties
 Employee (part-time) hours per week
 Casual hours per week

Your main occupation (job title)

Industry of your main occupation

Brief description of your occupational duties including percentage (%) of time in each (e.g. office work, sales, manual duties)

Current gross income* (please include one of the frequencies below)

- Per week \$, .
 Per fortnight \$, .
 Per year \$, .

* Income includes packaged items (e.g. superannuation) but not bonuses/commissions. It excludes investment income and any business expenses.

Step 2. Life event details and supporting evidence

Please select which life event applies to your application (✓):

You must provide certified copies of your supporting evidence with your application for it to be considered. The table below shows the supporting evidence that you need to provide. Please note: your cover can only be increased once in any twelve (12) month period.

Life event	Required supporting evidence required for life event
<input type="checkbox"/> Marriage	Australian marriage certificate or equivalent overseas marriage certificate recognised in Australia.
<input type="checkbox"/> Commencement of a de facto relationship	Statutory declaration confirming de facto relationship.
<input type="checkbox"/> Divorce	Divorce Decree Absolute.
<input type="checkbox"/> End of a de facto relationship	Statutory declaration confirming termination of de facto relationship.
<input type="checkbox"/> Birth or adoption of a child	Certified copy of child's birth certificate or Order effecting an adoption or an entry in a public official record of the adoption of a child.
<input type="checkbox"/> Taking out a mortgage to purchase your primary residence by at least \$100,000 with a mortgage provider or lender who holds an Australian Credit Licence.	All of the following (if applicable): <ul style="list-style-type: none"> ■ any loan documents including loan application and credit contract; ■ stamped front page of the contract of sale; and ■ statutory declaration by the applicant declaring that the property described is/will be the applicant's principal place of residence.
<input type="checkbox"/> Increasing the existing mortgage on your primary residence by at least \$100,000 for the purpose of renovation or extension with a mortgage provider or lender who holds an Australian Credit Licence.	Mortgage statement/official statement from the lender stating: <ul style="list-style-type: none"> ■ name of borrower; ■ date and amount of drawdown; ■ address of security; ■ original statutory declaration completed by the applicant declaring primary residence; and ■ quotation for renovation/ improvement.

Step 2. Life event details and supporting evidence (continued)

All copies of documentation must be certified. A certified copy is a copy of the original document that has been certified by any of the following authorised persons: Justice of the Peace, Commissioner of Declarations, Lawyer, Notary Public, Doctor, CPA or Chartered Accountant or Bank Manager or any other person qualified to provide a statutory declaration under federal, state or territory law, for more information on who can certify your documents please refer to the 'Providing Proof of Identity' fact sheet available at eisuper.com.au/poi.

Step 3. Date of life event

What date did your life event occur?

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Please note, this application and all supporting documentation must be received within 90 days of the life event occurring.

Step 4. Amount of Life Event Cover

Additional Death Cover requested \$, .

Additional Death and Total and Permanent Disablement (TPD) Cover requested \$, .

The maximum amount of increase available via Life Event Cover is restricted to the lesser of:

- 25% of your existing insurance cover; and
- \$200,000; and
- the total amount of, or the amount of increase of, the mortgage on the purchase of your primary place of residence (where applicable).

Please note: the total sum insured after the increase in cover cannot exceed \$3,000,000.

Step 5. Eligibility questions

You can apply to increase your cover for a Life Event by answering the five (5) questions below.

Questions	Yes	No
1. Are you, at the date of this application, due to injury or illness, off work or restricted or unable to fully perform without limitation all of the duties of your current or usual occupation for at least 30 hours per week, even though your actual employment may be on a full-time, part-time or casual basis or you may be unemployed?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you, in the last twelve (12) months been absent from work or unable to fully perform: i) the duties of your usual occupation (whether employed or unemployed); or ii) your unpaid domestic duties, if you are unemployed and your sole occupation is the performance of unpaid domestic duties; due to illness or injury for more than seven (7) days?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever been paid or are you eligible to be paid, or are currently in the process of submitting a claim for any illness or injury through a superannuation fund, insurance policy, workers' compensation, or Government benefits (such as sickness benefit, invalid pension) or any insurance policy providing terminal illness, total and permanent disablement or income protection cover, including accident or sickness cover?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you been diagnosed with, or do you suffer from, an illness or injury that may cause permanent inability to work or which reduces or is likely to reduce your life expectancy to less than twenty four (24) months from the date of this application?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you ever had an insurance application for death, total and permanent disablement, or income protection/salary continuance cover (including accident or sickness cover) declined, postponed or offered on non-standard or modified terms such as a loading and/or exclusion, including but not limited to pre-existing condition exclusions?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered 'No' to all questions, you are eligible to apply for this cover.

If you answered 'Yes' to any of the above questions in Step 5, you are not eligible to receive cover for a life event using this application. You may still apply to increase your cover by completing the Member's Personal Statement which is available at eisuper.com.au or by calling us on 1300 369 901.

Step 6. Other information

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 or free of charge on request to TAL by telephoning 1800 666 136.

Collection and use of personal information

TAL collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that they may assess and administer their products and services to you. In certain circumstances, such as applications for life insurance products and claims, they 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, they may not be able to provide their products and services to you or pay the claim.

TAL may take steps to verify the information they 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 they 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 or you can obtain a copy by contacting us on 1300 369 901.

Step 7. Sign the form

I acknowledge that I have read the duty to take reasonable care and understand that this duty also applies until formal notification of acceptance.

- I have read and checked all answers and to the best of my knowledge and belief all the answers to the questions in this Application are true, correct and complete..
- 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

GPO Box 7039

Sydney NSW 2001