

Insurance in Super Key Facts Sheet

When you join EISS Super you can automatically receive insurance cover (called Default Cover) provided you meet certain eligibility criteria (see table below). You may also be able to access this insurance by opting in early.

What you need to know about insurance



Insurance can give you peace of mind, and provide financial support to you and your family if you have to stop work due to an unexpected illness or injury.



When you receive insurance you will need to pay for it by way of monthly premiums deducted from your EISS Super account.



If you or your employer stop making contributions, your insurance premiums will continue to be deducted from your EISS Super account each month.



You can cancel or reduce your Default Cover at any time however, once you do so you cannot restart that cover and may not be able to increase it in the future without being assessed by our insurer.

What Default Cover is included?

	Death Paid to your dependents or estate in the event of your death	Terminal illness Paid if you're medically certified as likely to die within 24 months	Total permanent disablement Paid if you're unable to ever work again due to illness or injury
Default Cover	✓ ¹	✓ ¹	✓ ¹
Cover can start at age	25 - 69 provided you have over \$6,000 in your account	25 - 69 provided you have over \$6,000 in your account	25 - 69 provided you have over \$6,000 in your account
Cover ends at age	65	65	65
Are pre-existing medical conditions covered?	You are covered if Limited Cover does not apply to your Default Cover. Limited Cover applies to all Default Cover initially until you are At Work ² for 60 consecutive days provided you are not subject to the 12 months Limited Cover (see below).		
Is cover limited if employer contributions are not received?	Yes, limited cover will apply for 12 months if your first employer contribution is received after 180 days of Default Cover commencement.		
Does work status at date of injury or illness affect cover?	X	X	✓
Is cover provided if a claim had previously been paid?	X	X	X
Is there a waiting period before a claim is made?	X	X	X ³

¹ Default Cover is provided automatically if you have an account balance of at least \$6,000 and you are age 25 or over. If your account balance is under \$6,000 and/or you are under the age of 25 and you would like to opt in to receive insurance cover, please visit eisuper.com.au/GetInsurance.

² At Work means you are fully performing, or capable of performing, on a full-time basis free from any limitation or restriction due to illness or injury, all of the duties of your usual occupation, and are not in receipt of, or entitled to claim, in relation to an illness or injury from any source. Further details can be found in the 'Insurance in Your Super' guide at eisuper.com.au/pds.

³ A waiting period of 6 months could apply depending on the nature of the disability. Further details can be found in the 'Insurance in Your Super' guide at eisuper.com.au/pds.

What are your options?



Keep it

Keep the insurance cover you receive automatically

You should decide whether the Default Cover provided meets your personal needs, which can change over time as your circumstances change (e.g. if you change jobs, start a family, divorce or your financial commitments change).

You can review the details of the insurance cover you have by logging in to your online account at

eisuper.com.au/login.



Cancel it

Cancel your insurance cover

If you cancel your Default Cover, premiums will no longer be deducted from your account and you will no longer be eligible to make a claim for events or conditions that arise after cancellation.

If you want cover in the future, you will have to be underwritten for additional voluntary insurance cover (Default Cover will not be available to you).

You can cancel your Default Cover by logging into your online account at eisuper.com.au/login or by completing the 'Change or Cancel Insurance Cover' form available at eisuper.com.au/forms.



Tailor it

Change the cover to meet your personal needs

You can reduce your cover at any time.

You can also apply to increase your Default Cover by one additional unit provided it is within 120 days of Default Cover commencing. You may also be able to increase your Default Cover within 90 days of experiencing a major life event.

If you would like cover in addition to or instead of Default Cover you can apply for voluntary Death and TPD, TPD only and Death Only. You can also apply for Salary Continuance Insurance (SCI) which provides you with an income if you are unable to work temporarily through illness, injury or accident.

For more information, please refer to the EISS Super Product Disclosure Statement (PDS) available at eisuper.com.au/pds or contact us on 1300 369 901.

Frequently asked questions



What if I need to make a claim?

Please call us if you need to make a claim and we will discuss the claim process and requirements with you, so that you know what to expect. We will oversee the claims process and help step you through each stage.



What if I change my super fund?

Before switching or consolidating super funds, make sure you compare the insurance cover provided. You should ensure you are accepted for cover before cancelling any existing cover you have. Be particularly careful if you have a pre-existing medical condition, are aged 60 or over or work in a high risk occupation.



Can I nominate beneficiaries?

You can nominate who will receive your benefit if you pass away. To find out more or to download a nomination form visit eisuper.com.au/nominate, or contact us on 1300 369 901.

Circumstances that may change your insurance cover

Your insurance cover can be affected by different factors such as:

- Your EISS Super account becomes inactive (no contributions or roll ins received for 16 months) and/or your account balance drops below \$6,000 and you have not opted in to retain your cover
- Changing or combining your super accounts
- Your EISS Super account balance does not cover the full amount of your premiums for more than 60 days
- You cease to be a member of EISS Super
- You reach 65 years of age
- Limited Cover conditions and exclusions

Learn more about other factors that can affect your cover, terms and conditions, including when cover starts and stops, what you're covered for and insurance options in the 'Insurance in Your Super' document which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

Taking action is easy



Log in to your account at eisuper.com.au/login to view your insurance details at any time.



If you would like to learn more, please call us on 1300 369 901, Monday to Friday from 8am to 8pm (AEST).

For more information on insurance in super visit moneysmart.gov.au. You can also visit our eLearning platform at eisuper.com.au/MoneyMatters.