

# Income protection application form

PLEASE COMPLETE FORM IN BLOCK LETTERS IN BLACK INK

## 1. Your RecruitmentSuper membership details

Your RecruitmentSuper member number (if known)

Male

Female

Surname (mandatory\*)

Title

Date of birth (DDMMYYYY mandatory\*)



Given name (mandatory\*)

Previous surname (if different)

Unit / street number

Street name

Suburb / town

State

Postcode

Email address\*\* (Please **do not** leave any spaces empty, continue word on next line if necessary)



Phone (after hours)

Mobile\*\*

Phone (business hours)

Fax

\* If these fields are not completed, we may not be able to complete your request.

\*\* Providing your mobile number/email address means you are willing to receive important information about your RecruitmentSuper account and other benefits and services by SMS or email.

## 2. Your choice of cover

I wish to apply for new cover

OR

I wish to make amendments to my existing cover

I choose a waiting period of  28 days  60 days  90 days

Amount of income you wish to protect (your gross annual earnings) \$

Please note you cannot receive an insured benefit which exceeds your actual gross income, averaged over the past 12 months.

## 3. Workers compensation status

I am not covered by Workers' Compensation and wish to insure against work related claims. I understand that this option will increase my premiums by 25%.

I am covered by Workers Compensation or I am not covered but do not wish to insure against work related claims.

## 4. Duty of Disclosure

### Your Duty of Disclosure

Before you enter into, or become insured under a contract of life insurance with an insurer, you have a duty under the INSURANCE CONTRACTS ACT 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose these matters to the insurer before you renew, extend, vary or reinstate your insurance. Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that the insurer knows, or in the ordinary course of its business, ought to know; or
- as to which compliance with your duty is waived by the insurer.

### Non-Disclosure

If you fail to comply with your duty of disclosure and the insurer would not have covered you on any terms if the failure had not occurred, the insurer may avoid the cover within three years of issuing it. If your non-disclosure is fraudulent, the insurer may avoid your cover at any time.

An insurer who is entitled to avoid your cover may, within three years of issuing it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

### 5. Privacy statement

The information requested on this form is required in order to administer your membership. It may also be provided to specific organisations to provide services to you on our behalf. Your personal information will not be used or disclosed for any other purpose without your consent. If you do not provide the information requested, RecruitmentSuper may not be able to administer your account. You may have access to the information RecruitmentSuper holds about you. If you would like a copy of our Privacy Statement, please visit our website or call 1300 304 000.

### 6. Declaration

I have read and understood the Product Disclosure Statement and agree to be bound by the terms and conditions contained in it. I have read and understood the Duty of Disclosure and if I have anything to declare it is set out on an attached piece of paper.

I declare that to the best of my knowledge and belief, the information I have provided is true and correct.

Signed

Date

### 7. Please return this form to:

RecruitmentSuper  
GPO Box 4839  
Melbourne Vic 3001

### For further information:

**Phone:** 1300 304 000  
**Fax:** 1300 304 444  
**Email:** [info@recruitmentsuper.com.au](mailto:info@recruitmentsuper.com.au)  
**Website:** [www.recruitmentsuper.com.au](http://www.recruitmentsuper.com.au)

Professional Associations Superannuation Limited  
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as Trustee of Professional Associations Superannuation  
Fund (PASF) (ABN 78 984 178 687 RSE R1000429).  
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