

# Special offer to increase insurance (existing members as at 31 July 2011)

This form must be completed in full. This form is for legalsuper members in the employer-sponsored division to increase their Death and Total and Permanent Disability (TPD) cover by up to two units and/or apply for Salary Continuance (SC) cover of up to \$6,000 per month for a two-year benefit period only. If you wish to vary your insurance cover in any other way, please complete the relevant forms available at [legalsuper.com.au](http://legalsuper.com.au).

You can only apply to increase your cover with this form if you are an employer-sponsored member and aged less than 70 for Death and TPD cover, and aged less than 65 years for SC cover, at the date of application, satisfactorily answer the questions in Step 2, read the Important Notice on the reverse side, have not applied under this special offer previously, and return this form to the address set out at the right by 2 March 2012.

Please use **BLOCK LETTERS** and **BLACK INK** when completing this form.

Return this completed form to:

legalsuper  
Locked Bag 5081  
Parramatta NSW 2124  
Phone: 1800 060 312  
Fax: 1800 614 431

Email: [mail@legalsuper.com.au](mailto:mail@legalsuper.com.au)

## 1. Personal details

legalsuper Membership Number (if known)

Mr  Mrs  Ms  Miss  Dr  Justice

Gender

Male  Female

Surname

Given Names

Date of birth (dd/mm/yyyy)

Postal Address

Town or Suburb

State

Postcode

Telephone number

Mobile number

Email

## 2. To increase your cover

1. Have you previously been paid, or been entitled to receive, or intend to apply for, a TPD benefit?  Yes  No

If 'Yes' please state who paid the benefit and when. Your insurance will be limited to Death Only cover.

  
  
  


2. Are you currently in receipt of, or intending to or entitled to apply for, any form of sickness, accident or disability benefits(s) from any source such as a life insurer or workcover authority?  Yes  No
3. Are you restricted, due to injury or illness, from carrying out the usual duties of your current and normal occupation on a full-time basis (even if you are currently working on a full-time, part-time or casual basis)? 'Full-time basis' is considered to be at least 30 hours per week.  Yes  No
4. Have you taken more than a total of seven consecutive days off work over the past 12 months due to illness or injury (other than for cold or flu)?  Yes  No

If you have answered 'Yes' to question 1 you will not be able to take out any additional TPD or SC cover. You will only be granted additional Death cover. If you answered 'Yes' to question 2, 3 and/or 4, you are not eligible to take out additional cover under the special offer.

## 3. Choose your additional cover

Select how many additional units of Death and TPD cover you would like to take out. You cannot hold a combination of unitised and fixed dollar cover.

1 unit  2 units

If your application is accepted, your total sum insured will include any existing cover you have. You cannot hold more than \$3m Death cover or \$2m TPD cover at any time.

## 4. Salary Continuance (SC) cover

- a) What is your current gross salary (before tax and excluding employer superannuation contributions)?  
\$  ,   per year (annual salary)
- b) Please indicate the amount of SC cover you require (including any existing cover up to a maximum monthly benefit of \$6,000.):  
\$  ,   per month
- The maximum monthly benefit you are entitled to cannot be higher than 85% of your monthly salary (including 10% Super Guarantee Contribution).
- c) How many hours (on average) do you work per week?
- If you work less than 15 hours per week on a regular basis or on a casual basis, you are not eligible to apply for SC cover.
- d) Please choose one from the following waiting period options by inserting a cross [X] in the relevant box:  
 30 days  60 days  90 days

The waiting period is the period you must remain totally or partially disabled before any benefit becomes payable. You are not entitled to any benefit during the waiting period.

**If you require cover above \$6,000 per month and/or a benefit period 'to age 60' or 'to age 65', please complete the Superannuation change details form.**

## 5. Declaration and signature

I, whose signature appears below, declare that:

- I have read and carefully considered the questions in this form, and all answers provided are true and correct (including those not in my own handwriting). I have told the Insurer everything I know that could affect its decision to accept my application.
- I have read and understood the Duty of Disclosure and Non-disclosure sections shown overleaf. I have not withheld any information that may affect the Insurer's decision as to whether to accept this Application. I understand that the Duty of Disclosure continues after I have completed this statement until I am notified of acceptance in writing by the Trustee.
- I have read and understood the legalsuper privacy policy (available at legalsuper.com.au). I consent to my personal information being collected and used in accordance with the policy.
- I have read the Product Disclosure Statement.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this form, my application will not be considered by the Insurer.
- I understand that increases or changes to insurance premiums will apply and insurance deductions from my account will be adjusted.
- I understand that I can only apply to increase my Death & TPD cover by an additional one or two units, or apply for SC cover, once under the special offer. I understand that legalsuper will process the first application that it receives from me (whether by post or electronically).

Member's signature

Date (dd/mm/yyyy)

**Important:** OnePath Life Limited (OnePath) provides Group Life Insurance and Group Income Protection insurance under a policy issued to Legal Super Pty Ltd, as trustee of legalsuper. Cover is subject to the terms and conditions of OnePath's insurance policy. Read the Product Disclosure Statement (PDS) for a summary of the terms and conditions of the insurance policy which you can download from legalsuper.com.au or contact legalsuper on 1800 060 312 for a copy of the PDS or the policy.

### Note

The insurer will not assess your application if you have previously applied under this special offer - whether your application was approved or declined. You will need to apply for additional cover by providing health evidence.

## Important notice

Legal Super Pty Ltd, as trustee of legalsuper, has taken out a contract of insurance with an insurer to provide the insurance benefits in legalsuper. On becoming a member, you are bound by the terms and conditions of this contract of insurance.

### Your duty of disclosure

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. Your duty, however, does not require disclosure of a matter:

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

### Non-disclosure

If you fail to comply with your duty of disclosure and the Insurer would not have entered into the contract on any terms if the failure had not occurred, the Insurer may avoid the contract within three years of having entered into it. If your non-disclosure is fraudulent, the Insurer may avoid the contract at any time. An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum 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.

## Don't miss out on our special offer – for a limited time only

As part of our commitment to looking after our members, we're offering you the opportunity to increase your Death & TPD cover by one or two additional units and/or apply for SC cover of up to \$6,000 per month simply by ticking a few boxes – no detailed questionnaire or personal health statements required.

All employer-sponsored members, whether they currently have cover or not, are eligible to apply to increase their Death & TPD cover by a maximum of two units, or apply for Salary Continuance cover up to \$6,000 per month, under the special offer.

However, you cannot have Death and TPD cover that causes your benefit to increase beyond the maximum limits – \$2 million in TPD cover and \$3 million in Death cover. You cannot have an SC monthly benefit which is in excess of 85% of your salary or \$20,000 per month, whichever is the lower.

To take advantage of the special offer, simply return this form by 2 March 2012.

This offer and the information above is provided to existing legalsuper members in the Employer-Sponsored Division only. This offer does not take into account your objectives, financial situation or needs. You should read the legalsuper product disclosure statement (PDS) (available free of charge online at legalsuper.com.au or by calling 1800 060 312) before deciding whether to acquire or obtain cover under the Group Life Insurance Policy or Group Income Protection Policy. The Group Life Insurance Policy and Group Income Protection Policy are issued by OnePath Life Limited (OnePath Life) (ABN 33 009 657 176, AFSL 238 341), to Legal Super Pty Ltd as policy owner.