

Life Events Cover Increase Application Form

What's this form for?

When a specific Life Event occurs, you can increase your Death only cover or Death and TPD cover by 25% of your existing amount of Cover (to a maximum increase of \$250,000) without having to provide any information about your health.

A specific Life Event is any of the following:

1. You or your spouse giving birth to or adopting a child
2. Getting married or divorced
3. In an interdependent relationship
4. Taking out or increasing the mortgage on your principal place of residence by \$100,000 or more
5. Your dependent child starting secondary school
6. Completing an apprenticeship

To take up extra cover under this option:

- you must currently hold Death only or Death and TPD Insurance cover with Virgin Money Super
- the specific Life Event must have occurred after your cover through Virgin Money Super started
- you must not have lodged or be entitled to make a claim in relation to any life insurance policy
- this application and supporting documentation must be received by Virgin Money Super within 90 days of the specific Life Event occurring except for an interdependent relationship which requires evidence of being in an interdependent relationship for 2 years. Application for an interdependent relationship as a Life Event should occur 90 days after the relationship has existed for 2 years
- you must not have increased your cover under this option in the previous 12 months or on 3 previous occasions
- you must not have had a previous application for insurance declined by the Insurer that previously provided or currently provides Death and TPD insurance cover.

If your application is successful, the Life Event portion of your cover will be on Tailored aged based rates. The Tailored age based rates and how to calculate the cost of this cover can be found in the Insurance Guide.



This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.

About the Insurer

Virgin Money Super's insurer is Zurich Australia Limited ABN 92 000 010 195 (Zurich). To understand what insurance cover is all about, be sure to read the current Virgin Money Super Product Disclosure Statement (PDS), Product Guide and Insurance Guide which is available at virginmoney.com.au/super or by contacting our Customer Care Team on **1300 652 770**.

Duty to take reasonable care not to make a misrepresentation

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer. To meet this duty, you must also take reasonable care not to make such a misrepresentation.

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

Not meeting your legal duty can have impacts on your insurance application. Your application for Life Events could be declined or avoided (treated as if it never existed). It may also mean you're not able to claim on the Life Events portion of your cover. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

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

About this application

When you apply for a Life Event increase, in addition to your existing insurance, the Insurer conducts a process called underwriting. It's how the Insurer decides whether it can provide cover, and if so on what terms and at what cost.

The Insurer will ask questions they need to know the answers to. The information given to the Insurer in response to their questions is vital to their decision.

Continued over

Guidance for answering our questions

You are responsible for the information you provide to the Insurer. When answering their questions and providing documentation, you should:

- think carefully about each question before answering. If you are unsure of the meaning of any question, please ask the Insurer before you respond;
- answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it. Please don't assume the Insurer will ask others such as your doctor.
- answer every question and provide the complete documentation required in step 2 below; and
- review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections).

Changes before your cover starts

Before your cover starts, please tell the Insurer about any changes that mean you would now answer their questions differently. It could save time if you let the Insurer know about any changes as and when they happen. This is because any changes might require further assessment or investigation.

Notifying the Insurer

If, after the cover starts, you think you may not have met your duty, please tell the Insurer immediately and we'll let you know whether it has any impact on the cover.

Telephone contact

After you submit your application, we or the Insurer may contact you by phone to collect any information missing from your application. The information you provide will be recorded and used in the assessment of your application for insurance cover. The need for you to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into also applies during any phone contact with us or the Insurer.

What can we do if the duty is not met?

If you do not take reasonable care not to make a misrepresentation, there are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). They are intended to put us in the position we would have been in if the duty had been met.

If the duty is not met we may avoid the Life Event increased portion of cover, vary the amount of cover or vary the terms of the cover. Whether we can exercise one of these remedies depends on a number of factors, including all of the following:

- whether you took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was
- what we would have done if the duty had been met – for example, whether we would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent
- in some cases, how long it has been since the cover started.

Before the Insurer exercises any of these remedies, the Insurer will explain our reasons, how to respond and provide further information, and what you can do if you disagree.

If you need help

It's important that you understand this information and the questions the Insurer may ask. Ask us or the Insurer for help if you have difficulty answering our questions or understanding the application process.

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 for anyone who might need it. You can have a support person you trust with you.

For assistance call our Customer Care Team on **1300 652 770** (Mon to Fri 8am to 6pm (AEST)).

Step 1: Complete your personal details

Virgin Money Super customer number

Title: Mr Mrs Ms Miss Other

Date of birth / /

Given names

Surname

Email

Home telephone

 -

Work telephone

 -

Mobile

 -

Address

Suburb

State

Postcode

Postal Address (if different from above)

Suburb

State

Postcode

Are you an Australian citizen or permanent resident of Australia?

Yes No

If NO, what type of working visa do you hold?

Step 2: Eligibility

I confirm that:

- * in the event of marriage, I have not previously obtained more cover under the Life Events Cover Option True False
- * as at the date of the specific life event, I was aged below 55 years True False
- * I have never had an application for increase cover declined by the Insurer True False
- * I have not made, nor am I entitled to make a claim in relation to any life insurance policy, whether issued by the Insurance or an other insurer True False

If you answered False: to any of the statements above you cannot proceed with this application to obtain more cover.

Step 3: Specific Life Event

Please select the Life Event that has occurred within the last 90 days.

| Life Event | Date of event | Documents required |
|--|---------------|---|
| <input type="checkbox"/> Birth or adoption of your child | DD/MM/YYYY | A copy of the birth certificate for your child or the adoption documentation. |
| <input type="checkbox"/> Your marriage | DD/MM/YYYY | A copy of your Marriage Certificate. |
| <input type="checkbox"/> Your interdependent relationship | DD/MM/YYYY | A copy of evidence that establishes the subsistence of that relationship for at least two years. This could be a statutory declaration. |
| <input type="checkbox"/> Your divorce | DD/MM/YYYY | A copy of your Divorce Certificate. |
| <input type="checkbox"/> You have taken out or increased a mortgage by more than \$100,000 | DD/MM/YYYY | A copy of the mortgage documents showing the effective date of the mortgage, and where increasing, the increased amount and effective date of the mortgage. |
| <input type="checkbox"/> Your dependent child starting secondary school | DD/MM/YYYY | A copy of the letter of enrolment from the school and your child's birth certificate. |
| <input type="checkbox"/> Completing an apprenticeship | DD/MM/YYYY | A copy of the document issued by the TAFE or employer confirming apprenticeship. |

Important note: Please attach a copy of the relevant document(s) that proves the event you've selected occurred within 90 days prior to us receiving your completed application. The document must be issued by a relevant government body (e.g. Registry of Births, Deaths and Marriages) or accredited mortgage provider. An interdependent relationship means a close personal relationship between two people who live together, where one or each of them provides the other with financial support, and one or each of them provides the other with domestic support and care. You can apply for this Life Event 90 days after you've been in an interdependent relationship for 2 years.

Step 4: Type of cover

Please let us know if you wish to apply for an increase to:

Your Death only cover Both your Death and TPD cover

Step 5: Authorisation

I authorise the Insurer's underwriting service representative to contact me by phone and/or email if further information is required.

I can be contacted during the following times:

Monday Tuesday Wednesday Thursday Friday Any business day

Between and

Please tick your preferred contact method: home phone work phone mobile phone

Your privacy

Mercer collects your personal information and will use it to manage your superannuation benefits and give you information about your super. Your personal information will be disclosed to Virgin Money. Both Virgin Money and Mercer may supply you with information about other products and services offered by them and our related companies, to conduct customer satisfaction research or improve products and develop new products. Call the Customer Care Team on **1300 652 770** if you do not want to receive marketing material from Virgin Money and Mercer.

If you don't provide your personal information or otherwise authorise us to collect this information from third parties, we may not be able to provide you with one or more of our products or services.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations to manage your super, including your employer; the fund's administrator; our professional advisors; insurers; our related companies which provide services or products relevant to your super; any relevant government authority that requires your personal information to be disclosed; and our other service providers that help manage your super.

To manage your super, your personal information will be disclosed to Mercer's service providers in another country, most likely at the administrator's processing centre in India. It may also be disclosed to some of Virgin Money's partners, service providers and other third parties in New Zealand, Philippines, India, Singapore, the United States of America, United Kingdom, Spain and Israel. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies include more details about how we deal with your personal information and who you can talk to if you wish to access and/or correct information we hold about you. These policies also include details about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

You can read Virgin Money's Privacy Policy online at virginmoney.com.au/super and Mercer's Privacy Policy at mercersuper.com.au or you can obtain a copy by calling the Customer Care Team. If you have a question or you have a complaint about a breach of your privacy, please contact our Customer Care Team or write to Mercer's Privacy Officer, Mercer Superannuation (Australia) Limited, GPO Box 4303, Melbourne VIC 3001 or Virgin Money's Privacy Officer, Level 8, 126 Phillip Street, Sydney NSW 2000, or email privacy@virginmoney.com.au

Step 6: Declaration

I declare and agree as follows:

- I have read the duty to take reasonable care and I am aware of the consequences if I do not meet my duty. I understand that my duty to take reasonable care continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- The answers that I have provided to questions and the documentary evidence I've provided is true and correct.
- I understand that my application for Life Events insurance cover will not become effective until my application has been accepted by the Insurer in writing and provided my Virgin Money Super account has adequate funds to meet the premium payable.
- I acknowledge that if I don't complete this form correctly or I don't sign and date this declaration, my application won't be considered and any insurance cover I currently have will not be affected.
- I understand and accept that all the terms and conditions, including individual conditions, exclusions or restrictions, that currently apply to my existing Cover will also apply to any increased cover.
- I have read and understood the Virgin Money Super Product Disclosure Statement (PDS), Product Guide and Insurance Guide.
- I have read the Insurer Privacy Statement below. The Privacy Policy details how the Insurer manages personal information. It is available free of charge and may be downloaded from <https://www.zurich.com.au/important-information/privacy.html>.
- I consent to the collection, use, storage and disclosure of my personal information as set out in the Insurer's Privacy Statement.
- If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that the Insurer requires me to inform the person concerned that I have done so and direct them to the Insurer's Privacy Policy which is located at <https://www.zurich.com.au/important-information/privacy.html>.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in Virgin Money Super's insurance policy with the Insurer as changed from time to time.
- I acknowledge that if this application is declined, any of my existing cover on the date of this application will continue on same terms, including but not limited to any pre-existing condition exclusion(s).
- I acknowledge that any information received by the Insurer in relation to this application may be used when assessing my existing or future claim, and may operate as an exclusion to my claim. This is irrespective of whether this application is accepted or declined.
- I understand that I may cancel my existing cover at any time.

Signature

Date

Print name

Send your completed form to: Virgin Money Super, GPO Box 4650, Melbourne VIC 3001

3 easy ways to return your form

To make submitting your completed form as simple as possible, we've provided three easy options for you to choose from. Please read through the choices below and select the one that's most convenient for you.



Use Member Online

The fastest and more secure way to send back your forms is through the contact us page within Member Online. Simply save and attach the PDF of your completed form and you're done.

Login at virginmoney.com.au/super



Email Us*

Another way to send back your form is via email. It's quicker if you use your email address you use to log in and send to

MST@Mercer.com

Please note this is a 'no-reply' mailbox and is not monitored.



Post it back

Otherwise, you can always send it back to us using the below postal address

**Virgin Money Super
GPO Box 4650
Melbourne, VIC 3001**

*Email note:

- This is a 'no-reply' mailbox and should only be used to submit a form. If you have an inquiry, please submit this via the contact us page or call the helpline on **1300 652 770**
- The file formats accepted for form submissions are PDF, JPEG, PNG, and JPG
- Only one form per email avoids confusion and ensures each form and its supporting documentation is processed correctly
- Total of 6 attachments per form/email with a maximum size limit of 14MB