

# Tailored Insurance Application Form

## What's this form for?

If you wish to apply for our Tailored Insurance cover for either Death & Total and Permanent Disablement (TPD) insurance or Death only cover for specific amounts and/or Income Protection Insurance cover. You'll need to answer questions in this application about your health, occupation and lifestyle so the insurer can decide whether to provide you cover, and on what terms.



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](http://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 Tailored Cover could be declined or avoided (treated as if it never existed). It may also mean you're not able to claim on the Tailored Cover 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 investigate whether the information given to them was true. For example, the trustee may do this when a claim is made.

## About this application

When you apply for Tailored Cover, 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.

## 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 or 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 2: Type of cover you are applying for

<input type="checkbox"/> Death and TPD	OR	<input type="checkbox"/> Death only	Total amount of requested cover
			\$ <input type="text"/>
AND/OR <input type="checkbox"/> Income protection (monthly benefit)			\$ <input type="text"/>

Please Note: If your application for Tailored Insurance for Death only or Death and TPD is accepted by the Insurer, these amounts will replace any Automatic Insurance cover you may already hold within Virgin Money Super. Please contact Virgin Money Super on **1300 652 770** to enquire about any existing insurance arrangements you may hold.

Note: You will need to complete an Zurich Personal Statement <https://virginmoney.com.au/content/dam/virginmoney/vma-downloads/superannuation/zurich-personal-statement.pdf>

## Step 11: Your declaration

I acknowledge that:

- The answers that I have provided to all questions and the declarations are true and correct.
- I consent to the collection, use, storage and disclosure of my personal information (including health information) as set out in the Insurer's Privacy Statement.
- If I do not complete this application correctly, or I do not sign and date this form, my application will be invalid and will not be considered by the Insurer.
- I hereby authorise the release to the Insurer, or any other organisation duly appointed by the Insurer, of any medical information needed in connection with this application, including full details of my past medical history. A photocopy (or similar reproduction) of this authorisation will be as valid as the original.
- I understand that if my application for Tailored Death or Death & TPD Insurance is accepted by the Insurer in writing, the cover will replace any Automatic Insurance cover I may already hold within Virgin Money Super.
- I understand that if I don't complete this application correctly or I don't sign or date this declaration, my application won't be considered and any insurance cover I currently have will not be affected.
- I understand that insurance cover will be provided to me on the terms contained in Virgin Money Super's insurance policy with Zurich as changed from time to time.
- I acknowledge that any information received by Zurich 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**

## 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](http://virginmoney.com.au/super) and Mercer's Privacy Policy at [mercerfinancialservices.com](http://mercerfinancialservices.com) 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](mailto:privacy@virginmoney.com.au)

## 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](http://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](mailto: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