




# Insurance Variation, Cancellation or Reduction

 **Do you know you can cancel your insurance cover over the phone?**  
Just call our Member Hotline on **1800 680 627** to cancel (opt out of) any existing Death, TPD and/or Income Protection cover.

## When to use this form

 **Please complete this form if you wish to make any of the following changes to your cover with Club Plus Super:**

- Reduce or cancel your Death only, Death and Total and Permanent Disablement (TPD) or Income Protection (IP) cover;
- Increase the waiting period that applies to your Short Term IP cover; and/or
- Switch your Death only or Death and TPD cover between fixed or unitised.

 If you elect to cancel or reduce your cover and later wish to obtain or increase your cover, you will need to provide health evidence and be assessed by the insurer. We therefore recommend that you consider obtaining financial advice before cancelling or reducing your insurance cover.

Return your signed and completed form to: Club Plus Super, Locked Bag 5007, Parramatta NSW 2124.

## Binding Death Nomination

To ensure your Death Benefit is paid to the people you want and as soon as possible after your death, you should advise the Trustee of your wishes. You can make your wishes clear by completing a *Binding Death Benefit Nomination form* available at [clubplussuper.com.au/tools-forms](http://clubplussuper.com.au/tools-forms).

## About the insurer

Insurance cover is provided by OnePath Life Limited ABN 33 009 657 176 AFSL 238 341 (**the Insurer**) and subject to the terms and conditions of the insurance policy issued to Club Plus Super by OnePath Life Limited (**the Policy**). You should read Club Plus Super's PDS and Insurance Booklet applicable to your membership category (ie either Industry Division or Personal Division) for a summary of the terms and conditions of the Policy. You can download the applicable PDS and Insurance Booklet from [clubplussuper.com.au/pds](http://clubplussuper.com.au/pds) or contact Club Plus Super on **1800 680 627** if you would like a copy of the Policy.

Your application will be assessed by the Insurer and Club Plus Super will notify you of the outcome in writing.

This form is confidential. Please refer to the OnePath Life's Privacy Statement at Section G of this form for more information.

**Before you complete this form, please ensure you read the "Your duty of disclosure" information on page 4.**

## Section A: Your details

<b>Member number:</b>	<b>Title: Mr/Mrs/Ms/Miss/Other</b>	
<input type="text"/>	<input type="text"/>	
<b>Surname:</b>	<b>Given name(s):</b>	
<input type="text"/>	<input type="text"/>	
<b>Address:</b>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Home number:</b>	<b>Work number:</b>	<b>Mobile number:</b>
( ) <input type="text"/>	( ) <input type="text"/>	( ) <input type="text"/>
<b>Email:</b>	<b>Date of birth (DD/MM/YYYY):</b>	
<input type="text"/>	<input type="text"/>	

## Contact us

member hotline: 1800 680 627  
email: [member@clubplussuper.com.au](mailto:member@clubplussuper.com.au)  
website: [clubplussuper.com.au](http://clubplussuper.com.au)

Club Plus Superannuation Pty Ltd ABN 26 003 217 990, AFSL No. 245362  
RSE Licence No. L0000529 as trustee of Club Plus Superannuation Scheme  
ABN 95 275 115 088, RSE Registration No. R1000757

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# Insurance Variation, Cancellation or Reduction (cont.)

## Section A: Your details (cont.)

May one of our underwriting staff or OnePath authorised service providers contact you by phone if we require more information?

Yes  No

If yes, when is the most convenient day(s) and time and on which phone number?

**Days:**  **Time:** From  to  **Phone:** H  W  M

## Section B: Changes to cover features

Please select the insurance changes you wish to make by inserting a ✓ in the relevant box.

I wish to convert my unitised cover to fixed cover.

The dollar value of any units of Death and TPD cover you hold will be converted to an equivalent amount of fixed dollar cover, rounded up to the next \$1,000 (if not already a multiple of \$1,000). Your sum insured will remain the same each year, but the premium may increase.

I wish to convert my fixed cover to unitised cover.

Subject to you satisfactorily answering the statements below, any Death and TPD cover you hold will be converted to an equivalent amount of units of that cover, rounded up to the nearest whole unit.

As at the date of completing this application, I declare that:

• I am not off work due to injury or illness or restricted from performing any of the usual duties of my occupation due to injury or illness on a full-time basis of at least 35 hours per week (even if not currently working on a full-time basis).  True  False

• I have not been paid, am not eligible to be paid, nor have I lodged a claim for any type of sickness, accident or disability (including total and permanent disability or terminal illness) benefits(s) from any source including but not limited to a life insurer or WorkCover authority, statutory motor accident authority and Centrelink.  True  False

• I have not been diagnosed with any illness that reduces my life expectancy to less than 12 months from today.  True  False

**If you answered FALSE to any of the above statements, you cannot convert your fixed cover to unitised cover without providing additional health information. You can still apply to convert from fixed cover to unitised cover by completing the Personal Statement available on our website at [clubplussuper.com.au/tools-forms](http://clubplussuper.com.au/tools-forms)**

I wish to increase the waiting period that applies to my Short Term Income Protection cover to:

45 days  90 days

I understand that if I wish to decrease my waiting period in the future, I will need to provide health evidence to be assessed by the insurer.



# Insurance Variation, Cancellation or Reduction (cont.)

## Section E: Declaration

- I have obtained, read and understood the insurance information in the current Club Plus Super PDS and Insurance Booklet applicable to my membership category (ie either Industry Division or Personal Division).
- I have read and understood the questions in this form.
- The answers I have provided to the questions in this form signed by me are true and correct.
- I have read the Privacy Statement at Section G of this form (The Insurer's Privacy Policy details how the Insurer manages personal information. It is available free of charge by calling 133 667 or may be downloaded from [onepath.com.au/insurance/privacy-policy](http://onepath.com.au/insurance/privacy-policy)).
- I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in the Privacy Statements on this form (see Section F and G).
- I understand my duty of disclosure and the remedies available to the Insurer if I fail to comply with my duty of disclosure under the Insurance Contracts Act 1984. I understand that my duty of disclosure continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- I understand that insurance cover is provided to me on the terms contained in the Policy as changed from time to time.
- I understand that my insurance cover and premium payable will change in accordance with the direction I have made in this form from the date advised to me by Club Plus Super in writing.
- If I have chosen to cancel all or part of my insurance cover, I will no longer be insured for that cover and I (or my beneficiaries) will not be able to claim a benefit under the cancelled cover for any insured event which occurs after the date my cover is cancelled.
- Should I wish to apply for or increase my insurance cover through Club Plus Super in the future, I will be required to provide health information to the Insurer and my insurance cover will not commence until the Insurer accepts my application for cover.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this Declaration, my application will not be considered by the Insurer.

### Member's signature

Date (DD/MM/YY)

## Duty of disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell OnePath Life Limited (the Insurer) anything that they know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms.

The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before it extends, varies or reinstates the contract.

The Trustee does not need to tell the Insurer anything that:

- reduces the risk the Insurer insures you for; or
- is of common knowledge; or
- the Insurer knows or should know as an insurer, or
- the Insurer waives your duty to tell the Insurer about.

In order for the Trustee to comply with the duty of disclosure, we require you to tell us (the Trustee and the Insurer), anything you know, or could reasonably be expected to know, that may affect the Insurer's decision to insure you and on what terms.

If you do not tell the Trustee and Insurer something that you know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the Trustee entering into the contract to tell the Insurer something that we must tell the Insurer.

### If you do not tell the Insurer something

In exercising the following rights, the Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the Insurer may apply the following rights separately to each type of cover.

If you do not tell the Insurer and the Trustee anything you are required to, and the Insurer would not have provided the insurance or entered into the same contract with the Trustee if you had told the Insurer and the Trustee, the Insurer may avoid the contract within 3 years of entering into it.

# Insurance Variation, Cancellation or Reduction (cont.)

## Duty of disclosure (cont.)

If the Insurer chooses not to avoid the contract, the Insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the Insurer and the Trustee everything you should have. However, if the contract provides cover on death, the Insurer may only exercise this right within 3 years of entering into the contract.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time vary the contract in a way that places the Insurer in the same position it would have been in if you had told the Insurer and the Trustee everything you should have. However this right does not apply if the contract provides cover on death.

If the failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

## Section F - Privacy Statement - Club Plus Super

The personal information provided on this form is collected by and held for Club Plus Super by the fund administrator Australian Administration Services (AAS) in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*, for the purpose of administering accounts and providing services associated with your membership of the Fund.

You should read the *Privacy Policy* at [clubplussuper.com.au/privacy-policy](http://clubplussuper.com.au/privacy-policy) before completing the form. Call us on **1800 680 627** for a hard copy of the Policy. The Policy contains information about how personal information is collected, used and disclosed, how you can correct your personal information, make a complaint about a privacy breach and other important information about safeguards in place to protect your personal information.

By providing your information, you acknowledge that you have read and understood the *Privacy Policy*.

# Insurance Variation, Cancellation or Reduction (cont.)

## Section G - Privacy Statement - OnePath Life Limited

In this section 'we', 'us' and 'our' refers to OnePath Life Limited. 'You' and 'your' refers to policy owners and life insureds.

Any reference to your personal information includes any health or other sensitive information we may hold about you. We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from [onepath.com.au/insurance/privacy-policy](http://onepath.com.au/insurance/privacy-policy).

We may disclose your personal information to certain third parties as outlined below. Unless you consent to such disclosure we will not be able to consider the information you have provided.

### Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us to detect and protect against consumer fraud
- organisations performing administration and/or compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- the policy owner (or parties acting on behalf of the policy owner)
- regulatory bodies, government agencies, law enforcement bodies and courts
- our related companies (members of Zurich Insurance Group Ltd group), including for carrying out any group business functions
- organisations, including those in an alliance with us or our related companies, to distribute, manage and administer our products and services, carry our business functions, enhance customer service and undertake analytics activities.

We will also disclose your personal information in circumstances where we are required by law to do so.

Examples of such laws are:

- the *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund;
- there are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

### Information required by law

We may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at [onepath.com.au/insurance/privacy-policy](http://onepath.com.au/insurance/privacy-policy)

### Privacy consent

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions, please notify us in writing.

If you give us personal information about someone else, you must show them a copy of this document or our Privacy Policy available at [onepath.com.au/insurance/privacy-policy](http://onepath.com.au/insurance/privacy-policy) so that they may understand the manner in which their personal information may be used or disclosed by us in connection with your dealings with us.

### Privacy Policy

Our Privacy Policy contains information about:

- when we may collect information from a third party
- how you may access and seek correction of the personal information we hold about you and
- how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing: GPO Box 75

Sydney NSW 2001

Email: [insuranceprivacy@onepath.com.au](mailto:insuranceprivacy@onepath.com.au)

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 13 36 67.

More information can be found in our Privacy Policy at [onepath.com.au/insurance/privacy-policy](http://onepath.com.au/insurance/privacy-policy)

### Overseas recipients

We may disclose your personal information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in OnePath Life's Privacy Policy at [onepath.com.au/insurance/privacy-policy](http://onepath.com.au/insurance/privacy-policy)