



Life event insurance cover

Use this form to apply to increase your Rest insurance cover in relation to a Life Event (as long as you already have existing cover).

Please write in **BLOCK LETTERS** and use a **BLACK** or **BLUE** pen. Print 'X' to mark boxes where applicable. Please ensure you have completed all relevant sections. Once you have completed and signed this form, please mail to: **PO Box 350, Parramatta NSW 2124** or email a scanned copy or photo to **contact@rest.com.au**.

Life event cover

You can apply for additional cover at key life events by answering a few, short health questions.

A Life Event is when you:

- receive an increase in salary of 10% or more from your employer
- get married or start a de facto relationship
- adopt or become a parent of a child
- have a dependent child starting primary school, secondary school, or tertiary education
- mortgage your home as security for a loan which is used to purchase that home (and not to refinance an existing home or other loan or to purchase an investment property)
- get divorced or terminate a de facto relationship
- suffer the death of your spouse including de facto
- first become eligible for a Carer Allowance from Centrelink.

The maximum amount you can increase your cover by is:

- Death and/or Total and Permanent Disability (TPD): \$200,000
- Income Protection: \$2,000 per month

You'll need to apply either within 90 days of the event, or within 90 days of the day we send you an annual statement (as long as the event was within 12 months of that date). You can only apply for one Life Event increase every 12 months.

For more information see the relevant Insurance Guide and Target Market Determination available at rest.com.au/pds.

The duty to take reasonable care

When completing this form you have a duty to take reasonable care not to make a misrepresentation to the Insurer. Further information on the duty to take reasonable care, consequences for not meeting this duty, and guidance on how to answer questions in the form can be found in section 6.

The information you provide in this application form will be used by the Insurer to determine the type and level of insurance cover offered to you. If you do not comply with your duty you may experience delays upon lodging a claim or be determined ineligible to claim benefits. In some cases your insurance cover may be avoided or cancelled.

Section 1: Personal details

Member number

Date of birth (dd/mm/yyyy)

Gender

 (M/F)

Mr/Mrs/Ms/Miss/Dr

Surname

Given name(s)

Unit number

Street number

Street name

Suburb/Town

State

Postcode

Section 1: Personal details Continued

Mailing Address (if different from previous page)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone (business hours)	Mobile	
<input type="text"/>	<input type="text"/>	
Email address		
<input type="text"/>		
Salary, before tax (required for Income Protection)	Job title/occupation	
<input type="text"/>	<input type="text"/>	

Section 2: Your life event

1. Which life event relates to this application for increased cover?

- Received an increase in salary of 10% or more from your employer
- Got married or started a de facto relationship
- Adopted or became a parent of a child
- A dependent child started primary school, secondary school, or tertiary education
- Mortgaged your home as security for a loan which is used to purchase that home (and not to refinance an existing home or other loan or to purchase an investment property)
- Got divorced or terminated a de facto relationship
- Suffered the death of your spouse including de facto
- First became eligible for a Carer Allowance payable by Centrelink

2. Applications must be received within 90 days of the event, or within 90 days of the day we send you an annual statement (as long as the event was within 12 months of that date). You can only apply for one Life Event increase every 12 months.

When did your Life Event occur? (DD/MM/YYYY)

Section 3: Choose cover that's right for you

Insert the amount(s) that you would like to increase your cover by below:

Cover type	Additional required cover amount
Death (Maximum Amount \$200,000)	\$ <input type="text"/>
TPD (Maximum Amount \$200,000)	\$ <input type="text"/>
Income protection* (Maximum Amount \$2,000 per month)	\$ <input type="text"/>

* It's important to ensure you don't apply for more cover than you need. The maximum benefit payable for Rest Super is 86.24% of your Pre-Disability Income (PDI) which is comprised of 77% of your PDI as an income component paid to you and 12% of that income component paid to your super. The maximum benefit payable for Rest Corporate is 87% of your PDI which is comprised of 75% of your PDI as an income component paid to you and 12% of your PDI paid to your super.

Section 4: Your personal history

At the date of this application:

1. Are you:
 - a) unemployed; or
 - b) unable to do the duties of your usual job without restriction for at least 20 hours per week due to illness or injury (even if you are not employed to work 20 hours per week).

Yes No
2. Due to illness or injury, have you:
 - a) been away from work for more than 10 working days in a row (other than with a cold or flu) in the past 12 months;
 - b) been told by your doctor that you'll need to take at least 10 working days in a row off work within the next 12 months; or
 - c) changed your usual job or work duties in the past 12 months?

Yes No
3. Have you ever had any application for death, terminal illness, total and permanent disability or income protection cover;
 - a) declined; or
 - b) offered to you with an exclusion and/or loading?

Yes No
4. Do you have an illness or injury which will, or is likely to, reduce your life expectancy to less than 24 months?

Yes No
5. Due to illness or injury have you ever made a claim, or are you intending to make a claim:
 - a) for Workers' Compensation;
 - b) for Government benefits (eg sickness benefit, invalid pension);
 - c) from a motor accident scheme; or
 - d) from a superannuation fund or an insurance policy that provides terminal illness cover, total and permanent disability cover, or income protection cover (including accident or illness cover)?

Yes No

If you answered 'Yes' to any of the questions in Section 4 you'll not be eligible for Life Event insurance cover. Instead, to increase your cover you will need full underwriting. Log into rest.com.au/memberaccess, go to the insurance tab and use the 'Change your insurance' button to choose your cover. Or download the relevant 'Application for Insurance' from the insurance tab at rest.com.au/forms.

Section 5: Information we need

The table below lists the documents you need to attach to this application for your life event.

Eligible life event	Supporting documents
Got married	Marriage certificate
Adopted or became a parent of a child	Birth certificate Your child's adoption documents
Got divorced or terminated a de facto relationship	Divorce order Written co-habitation or personal domestic relationship agreement
Suffered the death of your spouse including de facto	Death certificate
Commencement of a de facto relationship	Written co-habitation or personal or domestic relationship agreement
A dependent child started primary school, secondary school, or tertiary education	Confirmation of enrolment or a letter from the principal of the primary or secondary school your child is attending. Your child's birth certificate or adoption documents.
First became eligible for a Carer Allowance payable by Centrelink	Letter from Centrelink confirming you are receiving a carer's allowance
Received an increase in salary of 10% or more from your employer	A letter from your employer confirming an increase to your annual wages
Mortgaged your home as security for a loan which is used to purchase that home (and not to refinance an existing home or other loan or to purchase an investment property)	Letter from your bank confirming the commencement of your new mortgage to purchase your principal place of residence

Please ensure that all copies must be certified. A certified copy is a copy of an original document that has been certified by any of the following:

- a Justice of the Peace
- a pharmacist, medical practitioner, nurse, dentist, optometrist, chiropractor, physiotherapist, psychologist or veterinary surgeon
- a teacher employed on a full-time basis at a school or tertiary education institution
- a police officer
- a notary public
- a bank, building society, credit union or finance company officer with five or more years of continuous service
- an officer with, or authorised representative of, a holder of an AFSL with five or more years continuous service with one or more licensees
- a permanent employee of the Commonwealth or a Commonwealth authority, a State/Territory or a State/Territory authority or a local government authority, with five or more years of continuous service
- a Member of the Parliament of the Commonwealth, the Parliament of a State/Territory or local government authority of a State/Territory
- an Australian consular or diplomatic officer (within the meaning of the Consular Fees Act 1955)
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants
- a registrar or deputy registrar of a court
- a person enrolled as a legal practitioner on the roll of the Supreme Court of a State/Territory or High Court of Australia
- a judge or magistrate of a court
- a Chief Executive Officer of a Commonwealth Court

A certified copy must be noted as follows: I certify this to be a true copy of the document shown and reported to me as the original document.

This certification must have the certifier's full name, qualification, registration number (where applicable) and be signed and dated.

Section 6: Declaration

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

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

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984* (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed)
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond
- answer every question
- answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it
- review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

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

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know 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.

I declare that I:

- agree to be bound by the terms of cover set out in this application form and I have read and understand the relevant Rest Insurance Guide
- have carefully considered all the questions and all answers provided are true and correct
- have read and understand the duty to take reasonable care above
- have read and understand TAL's Privacy Policy available at tal.com.au and Rest's Privacy Policy available at rest.com.au and agree that the Trustee and/or the Insurer may use my personal information for the purposes described
- understand that my request for cover will not commence until the Insurer accepts it and Rest advises me in writing
- understand that the cost of my insurance is in part affected by my occupation, and that any change to my occupation in the future will be reflected in the cost of my cover

Your privacy is important to us

Our Privacy Policy sets out how your personal information is managed and is available to at rest.com.au or contact us on 1300 300 778 for a copy of the Policy.

A copy of the TAL Privacy Policy is available at tal.com.au or free of charge on request to TAL by calling 1300 209 088.

By completing this form, you consent to any personal information, including information that may be of a sensitive nature and collected by TAL in the normal course of their business, being used as in the manner set out in the TAL Privacy Policy.

Signature of applicant

(dd/mm/yyyy)

The space below has been left blank intentionally.