

Insurance at Rest is changing from 31 August 2026. It's important that you carefully read your **Insurance Significant Event Notice** which is made up of a **letter** and the **Key Insurance Changes Flyer**, to understand the changes to insurance and what options are available to you. You can view this by going to 'Statements and Correspondence' within MemberAccess or by going to 'Statements & Communications' in the Rest App.

If you have any questions, call us on **1300 300 778** weekdays, 8am - 8pm (AEST/AEDT).

Use this form if you've weighed up your options and want to keep your existing insurance cover amounts. Please use an email subject line of: **Insurance Election Form** and email a scanned copy or photo of your completed form to: **contact@rest.com.au**. Or you can mail your completed form to **PO Box 350, Parramatta NSW 2124**. Ensure this form is signed and dated, otherwise the request will be invalid.

If we don't receive this form by **5pm AEST/AEDT on 30 August 2026**, your insurance will change to the new Default cover. This means that existing cover you have (as specified in your Insurance Significant Event Notice letter) will change to the new Default cover amounts and premiums and continue on the new age-based Default cover scale from 31 August 2026.

Choose to keep your existing cover amounts

If you decide you want to keep one or more of your cover amounts (instead of being moved to the new Default cover amounts*) tick the box next to each cover type you'd like to keep.

- Death cover
- Total and Permanent Disability (TPD) cover
- Income Protection (IP) cover

* Refer to your Insurance Significant Event Notice letter to see the cover amounts and premiums per week for "Option 2 - Choose to keep your existing cover amounts". You can compare these against "Option 1 - Receive updated cover automatically" (new Default cover amounts).

Declaration

I declare that I:

- choose to have the insurance cover selected; and
- have read and understood the information provided on this page and in my Insurance Significant Event Notice which includes a letter and the Key Insurance Changes Flyer; and
- understand that if I make changes to my insurance cover (for example by adding extra cover by going through underwriting), then my choice above is void, because my new insurance cover amounts (as long as it's the same cover type) will automatically be kept.

Member full name

Member number

Signature of applicant

(dd/mm/yyyy)

Frequently Asked Questions

#1 Do I need to make a choice on all the different types of cover I have?

The short answer is no. It's up to you if you wish to keep your cover amounts across one, two or all three of the cover types. As an example, you can choose to keep your cover amount for Death and do nothing for TPD and IP. This means that your Death cover amount will be kept but your TPD and IP will change to the new Default cover amounts from 31 August 2026.

#2 If I'm happy to be moved over to the new Default cover insurance offer, do I need to submit this form?

No, you don't. We'll automatically move you over to the new Default cover from 31 August 2026.

#3 Can I still make changes to my insurance cover if I choose to keep my existing cover amounts?

Yes. You can apply for additional cover, reduce cover or cancel cover at any time.

However, any changes you make will override any choice that you have made if you submit this form. For example:

- any insurance cover cancelled will remain cancelled
- any insurance cover that you have changed (either by increasing or reducing cover amounts) will be automatically kept, although there may be some small changes where the cover amount is rounded up.

Where cover is automatically kept, it will be applied as follows:

If your existing cover is higher than the new Default cover amount for your age:

You'll receive the new amount of Default cover **plus** Voluntary (fixed) cover. The Voluntary cover is the amount which exceeds the new amount of Default cover.

If your existing cover is lower than the new Default cover amount for your age:

You **won't** receive Default cover. Instead, you'll receive your total cover amount as Voluntary (fixed) cover.

#4 I've decided to keep my existing cover amounts. Is there anything else to do after I submit this form?

If you've checked your occupation category (you can find this in the notes under the table of cover in your Insurance Significant Event Notice letter) and it's not right, let us know by completing the *Application to switch occupation categories* form available at rest.com.au/forms

It is your responsibility to notify us of your occupation category. No retrospective refunds or adjustments will apply.