



Application to switch occupation categories

Use this form to update your occupation category for Rest Super Voluntary cover and Rest Corporate cover.

Please write in **BLOCK LETTERS** using a **BLACK** or **BLUE** pen. This form will be invalid if unsigned and undated.

Once you have completed all sections, send this completed form to: **PO Box 350, Parramatta NSW 2124**, or email a scanned copy or photo to **contact@rest.com.au**.

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 this form can be found in Section 2.

Section 1: Personal details

Member number	Date of birth (dd/mm/yyyy)	Gender
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> (M/F)
Mr/Mrs/Ms/Miss/Dr	Surname	
<input type="text"/>	<input type="text"/>	
Given name(s)		
<input type="text"/>		
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 (Use a personal email as we may send sensitive information)		
<input type="text"/>		

1. Approximate gross wage/salary earned each year from all sources, excluding investment income
2. Employer name and type of industry
3. Occupation
4. Description of all duties performed (including any manual work and % of time spent performing each duty)
5. Do you work in a shop, office, warehouse, factory or other (please specify)?

Section 1: Personal details - continued

6. Are you a senior manager in a company with at least ten employees? Yes No

7. Are you working in a job that has any usual work hazards?
(eg working at heights, working with explosives, working underground, underwater or in the air). Yes No

8. Qualifications (eg University Degree) and membership of professional associations

Section 2: 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.

Section 2: Declaration - continued

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:

- 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
- understand that if my occupation category changes, my amount of insurance cover and insurance premiums may also change
- have sought advice (if required) from a licensed financial adviser to understand the impact of changing my occupational information
- 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.

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)