

Short Form Personal Statement



For Death only / Death and TPD cover up to a maximum of \$1 million and Salary Continuance cover up to a maximum of \$8,000 per month

MLC Limited is the appointed insurer for Resource Super

Your duty to take reasonable care not to make a misrepresentation

About this application and your duty

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

The duty to take reasonable care

When applying for insurance, there is 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.

The 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. 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 we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

Guidance for answering our questions

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

- think carefully about each question before you answer. If you are unsure about any question, we are happy to help and you can contact us.
- 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, and
- you must not assume that we will contact your doctor for any medical information. If you are unsure about whether you should include information or not, please include it.

Your duty to take reasonable care not to make a misrepresentation continues until the time your insurance cover starts. The duty applies when you answer questions in your application and whenever we obtain more information from you.

If you need help

It's important that you understand this information and the questions we ask. Ask us or your adviser for help if you need help understanding the process of buying insurance or answering our questions.

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. If you want, you can have a support person you trust with you.

What can we do if the duty is not met?

If the person who answers our questions does 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). These are intended to put us in the position we would have been in if the duty had been met.

For example we 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 we can exercise one of these remedies depends on a number of factors, including:
 - whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances;
 - 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; and
 - in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we will explain our reasons, how to respond and provide further information, including what you can do if you disagree.

This form can be used to apply for new cover or to increase existing cover and only applies if the applicant:

- is less than 55 years of age
- applies for Salary Continuance only cover up to a maximum of \$8,000 per month (including any existing cover)
- applies for Death only / Death and TPD cover up to a maximum of \$1 million (including any existing cover)
- answers 'No' to all questions in Section C 'Personal Details'. (Please refer to Section C 'Health/Lifestyle Questions' before proceeding to complete this form)

If you do not meet the above 4 conditions, and intend on answering 'Yes' to any of the Health/Lifestyle questions in Section C, do not complete and return this form. You will instead need to complete the Request for Insurance Form located on resourcesuper.com.au in the forms section.

Information about genetic tests

If you have had a genetic test, you only need to disclose this to us if your total insurance cover (including cover under superannuation or held with other life insurers as well as cover applied for) will be more than any one of the following:

- \$500,000 life cover, or
- \$500,000 total and permanent disability cover (TPD), or
- \$200,000 critical illness (trauma) cover, or
- \$4,000 a month income protection cover, salary continuance cover or business expenses cover.

Your cover may have been arranged through a financial adviser or directly with a life insurance company or cover is held under a group arrangement.

If you have had a favourable (negative) genetic test result you can provide this information regardless of the amount of cover applied for.

We have explained to you the duty to take reasonable care not to make a misrepresentation that you are under when applying for cover with us, and want to take a moment to explain why it is so important.

You and your family's future and your ability to earn an income or maintain your business are worth protecting. To help ensure you and your loved ones are covered, we need to ask the following questions on your health and individual circumstances.

Please ensure that all your answers are accurate and correct. Failure to provide the correct information on any question may result in the company altering or voiding your policy, which may mean a claim will not be payable when you and your family need it most.

Policy/Member number

Policy name

Employer's name

Section A – Member Details

Mr Mrs Miss Ms Other

Surname

Given name(s)

Gender

Male Female

Date of birth (DD/MM/YYYY)

Address

Postcode

Phone number

Mobile number

Email address (Please provide your email so notices about your application can be sent to you)

Section B – Occupation Details and Insurance Details

1. What is your current job?

2. What are the duties of your job?

3. What professional trade qualification(s) do you have?

4. On what basis are you employed?

Full-time Part-time Casual Self-employed

Fixed-term contractor Not working

5. What are your current annual earnings? (earnings are your base salary before tax and not including super contributions)

6. Please enter the TOTAL amount of insurance cover being applied for under this policy (including any existing cover)

Death

\$

Total and Permanent Disablement (TPD)

\$

Salary Continuance

\$

Section C – Personal Details

Height cm Weight kg

Health/Lifestyle Questions:	No	Yes
1. In your lifetime have you had symptoms of, been diagnosed with, or had treatment or medication for: <ul style="list-style-type: none"> • cancer, tumour of any type • hepatitis, HIV, AIDS or any AIDS or HIV-related conditions • diabetes • high blood pressure, high cholesterol • heart complaint, chest pain • neurological conditions including epilepsy and stroke • inflammatory bowel disorder (ulcerative colitis, Crohn's disease, irritable bowel syndrome) 	<input type="checkbox"/>	<input type="checkbox"/>
2. In your lifetime have you had symptoms of, been diagnosed with, had treatment, medication, investigation or an operation, or contemplated surgery for, or suffered from, any of the following: <ul style="list-style-type: none"> a) any injury or complaint of the back, neck, knee or shoulder and/or any disease, disorder or degeneration to the muscles, tendons, bones, disc or joints. b) depression or mental disorder (including but not limited to stress, anxiety, panic attacks, post-traumatic stress, behavioural or nervous disorder) c) chronic tiredness or fatigue 	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you unable to work, or in the last 3 years have you been unable to do all of your regular duties and normal hours of work for 10 days or more in a row, due to an injury or illness?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you intend: <ul style="list-style-type: none"> a) seeking any medical advice, test*, investigation, treatment or surgery (except general check-ups)? *Before you answer this question, please refer to page 2 of this form which relates to information about genetic testing or; b) in the last 3 years have you taken any medication given to you by a medical professional (except medications for colds/flu, minor upper respiratory tract infections, minor headaches or contraceptives)? 	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you been in any situations that may have put you at risk of contracting HIV?¹	<input type="checkbox"/>	<input type="checkbox"/>
6. Have two or more of your parents, brothers or sisters suffered from heart disease, stroke, Huntington's disease or diabetes, under the age of 60?	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you ever had any advice/counselling or treatment for alcohol or drug use/dependence?	<input type="checkbox"/>	<input type="checkbox"/>
8. Do you currently take part in, or intend to take part in, flying as a pilot or crew in an aircraft, motor racing, diving, parachuting, hang gliding, mountaineering or any other pursuits considered dangerous or hazardous by an average person?	<input type="checkbox"/>	<input type="checkbox"/>
9. Do your job duties involve underground work, blasting or explosives handling or working at heights above 10 metres?	<input type="checkbox"/>	<input type="checkbox"/>
10. Have you ever made a claim or received benefits on any type of disability, trauma, sickness and accident, department of veterans' affairs or workers' compensation policy?	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you ever had or applied for any life, disability, accident and sickness or trauma cover that was declined, cancelled or accepted with an exclusion or higher than standard premium or modified in any way?	<input type="checkbox"/>	<input type="checkbox"/>

Notes

1. Example situations include:
Needle stick injury, sex without a condom with someone you know or suspect to be HIV positive, an intravenous drug user or a sex worker, anal intercourse without a condom (except with one other person, and neither of you have had sex with another person in the last three years).

Checklist

Have you met the four conditions outlined on page 1?

No **If no, do not continue or return this form. You will need to complete the Request For Insurance Form**

Yes **Please complete the Member's Declaration**

Privacy

I acknowledge that I have access to the Insurer's privacy policy and agree that the Insurer may collect, use, disclose and handle my personal information in a manner set out in the Insurer's privacy policy available at mlcinsurance.com.au

Section D – Member's Declaration

Read this section carefully before signing

My decision to apply for insurance under MLC Group Insurance is based on the Product Disclosure Statement and/or Policy Document for the relevant product that I have received and my understanding of the information it contains.

I understand and agree that:

- I have read and understand the duty to take reasonable care not to make a misrepresentation;
- the answers to the questions in this application and any other relevant personal statement(s) and questionnaires are true and complete, and the answers given form the basis of the contract;
- if any answers to the application questions are not in my own handwriting, I certify that I have checked them and they are correct;
- I consent to notices relating to my application to be sent to the email address or the mobile number provided by me and I acknowledge that my personal and sensitive information may be sent to that email address.
- where this application is for insurance cover under a superannuation fund, I will provide the Insurer or the Trustee with any information which relates to my membership of that fund which they may request;
- no additional insurance is effective until the Insurer accepts this application.
- I authorise the Insurer to provide my personal, financial and medical information (whether provided in this application or otherwise subsequently collected by the Insurer with my consent) to any medical professional, medical facility, reinsurer, assessor, adviser or any other confidential service provider, now or at any time in the future, for the purpose of issuing or administering this insurance, and assessing any claim made in respect of this insurance.

Member's name (PLEASE PRINT)

Member's signature

X	Date (DD/MM/YYYY)							

Send to:

**Group Life
iQ Super
Locked Bag A4094
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iq@russellinvestments.com.au**