

APPLICATION TO INCREASE INSURANCE COVER FOR MANUAL OCCUPATIONS



EMPLOYER SPONSORED

MARCH 2008



YOUR GUIDE TO COMPLETING THE APPLICATION

CHECKLIST

1. Read and carefully consider the following sections:
 - the conditions for increasing your level of cover;
 - the duty of disclosure and the non-disclosure sections; and
 - the *Personal Health Statement* and Declaration.
2. Choose the number of units of insurance cover you want.
3. If you wish to apply for increased insurance cover, and you intend to meet the disclosure requirements, please complete the attached form.
4. Sign and date the Declaration, after reading it, and mail your application to:

Cbus Insurance and Claims Service
Locked Bag 999
Carlton South, Vic 3053

The Insurer will not accept your application unless every section of the form is completed.

Check that you have:

- provided all the personal details requested including the questions about your occupation;
- indicated the level of cover you want;
- answered all questions on the *Personal Health Statement* and attached any additional information if required; and
- signed and dated the Declaration.

Please note:

- if you fail to supply any of the information required, your application will be rejected and your insurance cover will remain at your present level; and
- your increased cover will not become effective until the Insurer accepts your application and we advise you in writing.

Conditions for increasing your level of insurance cover

This is for members who have employer contributions paid into Cbus.

The Insurer will only accept an application if:

- 1 you are working for an employer who is participating in Cbus by paying contributions into the Fund for you; and
- 2 you are attending work and engaged in your normal work duties without restriction due to sickness or injury on the day you apply for increased cover (if you do not meet this requirement, your increased Total and Permanent Disablement (TPD) cover will not commence until you resume normal duties); and
- 3 you have fully completed the application (see the checklist); and
- 4 you supply any other information the Insurer might request or require.

DUTY OF DISCLOSURE

Before you enter into a contract of life insurance with an Insurer, you have a duty, under the *Insurance Contracts Act 1984*, to disclose to the Insurer every matter that you know, or could be reasonably expected to know, that is relevant to the Insurer's decision whether to accept the risk of insurance and if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of life insurance.

Your duty, however, does not require disclosure of a matter that diminishes the risk to be undertaken by the Insurer; that is of common knowledge; that the Insurer knows, or in the ordinary course of its business ought to know; as to which compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure and the Insurer would not have entered into the contract on any terms if the failure had not occurred, the Insurer may avoid the contract within three years of entering into it.

If your non-disclosure is fraudulent, the Insurer may avoid the contract at any time.

An Insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured

for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer.

PRIVACY ACT 1988

(Our obligations under the Act)

The *Privacy Act 1988* (the Act) sets out a number of principles that we must comply with in the collection, security, storage, use and disclosure of personal information. These principles are known as the National Privacy Principles.

The following information is provided to you in accordance with these principles.

The organisation collecting information about you is Cbus Superannuation Fund. Cbus outsources the administration of its member records to an external superannuation administration company and contracts with life insurers to provide insurance cover to you.

The information collected will be used by Cbus, its administrator and insurer to assess and process your application for life insurance. The information may also be used if you submit a claim, or a claim is submitted by someone acting on your behalf.

If you ask us, we must provide you with access to the personal information we hold about you. We may be entitled to refuse access to some information as set out in the Act.

Your right to access this information is set out in our *Privacy Policy Statement*, which is available on request.

The information we collect may be disclosed to other organisations, including, but not limited to, medical and legal practitioners, health service providers, other insurance or reinsurance companies, legal tribunals, investigation organisations and interpreters.

If you fail to provide us with all or part of the information we require, we will be unable to assess and process your application.

Please note: This application form only applies to Cbus Industry Fund Members who have employer contributions paid into Cbus. Cbus members who have less than 10 units of insurance cover with the Fund for death and TPD may apply to increase their cover by taking additional units. Applications to increase cover are subject to you meeting all the conditions set out below, and to the Insurer's acceptance of your *Personal Health Statement* and any other evidence they require. Workers engaged in administrative and white collar occupations must use the alternative application form — *Application to Increase Insurance Cover for All Occupations*.

INSURANCE COVER AVAILABLE FOR MEMBERS ENGAGED IN MANUAL OCCUPATIONS

Age next birthday	1 UNIT		2 UNITS		3 UNITS		4 UNITS		5 UNITS		6 UNITS		7 UNITS		8 UNITS		9 UNITS		10 UNITS	
	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$
	\$1.95 per week		\$3.90 per week		\$5.85 per week		\$7.80 per week		\$9.75 per week		\$11.70 per week		\$13.65 per week		\$15.60 per week		\$17.55 per week		\$19.50 per week	
16-51	\$50,000	\$25,000	\$100,000	\$50,000	\$150,000	\$75,000	\$200,000	\$100,000	\$250,000	\$125,000	\$300,000	\$150,000	\$350,000	\$175,000	\$400,000	\$200,000	\$450,000	\$225,000	\$500,000	\$250,000
52	\$32,000	\$16,000	\$64,000	\$32,000	\$96,000	\$48,000	\$128,000	\$64,000	\$160,000	\$80,000	\$192,000	\$96,000	\$224,000	\$112,000	\$256,000	\$128,000	\$288,000	\$144,000	\$320,000	\$160,000
53	\$31,000	\$15,500	\$62,000	\$31,000	\$93,000	\$46,500	\$124,000	\$62,000	\$155,000	\$77,500	\$186,000	\$93,000	\$217,000	\$108,500	\$248,000	\$124,000	\$279,000	\$139,500	\$310,000	\$155,000
54	\$30,000	\$15,000	\$60,000	\$30,000	\$90,000	\$45,000	\$120,000	\$60,000	\$150,000	\$75,000	\$180,000	\$90,000	\$210,000	\$105,000	\$240,000	\$120,000	\$270,000	\$135,000	\$300,000	\$150,000
55	\$29,000	\$14,500	\$58,000	\$29,000	\$87,000	\$43,500	\$116,000	\$58,000	\$145,000	\$72,500	\$174,000	\$87,000	\$203,000	\$101,500	\$232,000	\$116,000	\$261,000	\$130,500	\$290,000	\$145,000
56	\$28,000	\$14,000	\$56,000	\$28,000	\$84,000	\$42,000	\$112,000	\$56,000	\$140,000	\$70,000	\$168,000	\$84,000	\$196,000	\$98,000	\$224,000	\$112,000	\$252,000	\$126,000	\$280,000	\$140,000
57	\$25,000	\$12,500	\$50,000	\$25,000	\$75,000	\$37,500	\$100,000	\$50,000	\$125,000	\$62,500	\$150,000	\$75,000	\$175,000	\$87,500	\$200,000	\$100,000	\$225,000	\$112,500	\$250,000	\$125,000
58	\$22,000	\$11,000	\$44,000	\$22,000	\$66,000	\$33,000	\$88,000	\$44,000	\$110,000	\$55,000	\$132,000	\$66,000	\$154,000	\$77,000	\$176,000	\$88,000	\$198,000	\$99,000	\$220,000	\$110,000
59	\$20,000	\$10,000	\$40,000	\$20,000	\$60,000	\$30,000	\$80,000	\$40,000	\$100,000	\$50,000	\$120,000	\$60,000	\$140,000	\$70,000	\$160,000	\$80,000	\$180,000	\$90,000	\$200,000	\$100,000
60	\$16,400	\$8,200	\$32,800	\$16,400	\$49,200	\$24,600	\$65,600	\$32,800	\$82,000	\$41,000	\$98,400	\$49,200	\$114,800	\$57,400	\$131,200	\$65,600	\$147,600	\$73,800	\$164,000	\$82,000
61	\$15,000	\$7,000	\$30,000	\$14,000	\$45,000	\$21,000	\$60,000	\$28,000	\$75,000	\$35,000	\$90,000	\$42,000	\$105,000	\$49,000	\$120,000	\$56,000	\$135,000	\$63,000	\$150,000	\$70,000
62	\$15,000	\$7,000	\$30,000	\$14,000	\$45,000	\$21,000	\$60,000	\$28,000	\$75,000	\$35,000	\$90,000	\$42,000	\$105,000	\$49,000	\$120,000	\$56,000	\$135,000	\$63,000	\$150,000	\$70,000
63	\$15,000	\$5,000	\$30,000	\$10,000	\$45,000	\$15,000	\$60,000	\$20,000	\$75,000	\$25,000	\$90,000	\$30,000	\$105,000	\$35,000	\$120,000	\$40,000	\$135,000	\$45,000	\$150,000	\$50,000
64	\$15,000	\$4,000	\$30,000	\$8,000	\$45,000	\$12,000	\$60,000	\$16,000	\$75,000	\$20,000	\$90,000	\$24,000	\$105,000	\$28,000	\$120,000	\$32,000	\$135,000	\$36,000	\$150,000	\$40,000
65	\$15,000	\$3,000	\$30,000	\$6,000	\$45,000	\$9,000	\$60,000	\$12,000	\$75,000	\$15,000	\$90,000	\$18,000	\$105,000	\$21,000	\$120,000	\$24,000	\$135,000	\$27,000	\$150,000	\$30,000
66	\$7,000		\$14,000		\$21,000		\$28,000		\$35,000		\$42,000		\$49,000		\$56,000		\$63,000		\$70,000	
67	\$7,000		\$14,000		\$21,000		\$28,000		\$35,000		\$42,000		\$49,000		\$56,000		\$63,000		\$70,000	
68	\$6,000		\$12,000		\$18,000		\$24,000		\$30,000		\$36,000		\$42,000		\$48,000		\$54,000		\$60,000	
69	\$6,000		\$12,000		\$18,000		\$24,000		\$30,000		\$36,000		\$42,000		\$48,000		\$54,000		\$60,000	
70	\$6,000		\$12,000		\$18,000		\$24,000		\$30,000		\$36,000		\$42,000		\$48,000		\$54,000		\$60,000	

Death only cover – \$1.35 per week per unit (66–70 years old)

APPLICATION TO INCREASE INSURANCE COVER FOR **MANUAL OCCUPATIONS**



PERSONAL DETAILS

FAMILY NAME

FIRST NAME(S)

DATE OF BIRTH GENDER MALE FEMALE

CURRENT ADDRESS

SUBURB/TOWN STATE POSTCODE

CBUS MEMBERSHIP NO. TELEPHONE NO. (HOME/MOBILE)

OCCUPATION

DUTIES PERFORMED

ARE YOU SELF-EMPLOYED? Yes No

IF 'NO', PLEASE SUPPLY –

EMPLOYER'S NAME

YOUR EMPLOYER'S CBUS ACCOUNT NO. (Optional. However your employer can provide this.)

ADDRESS

SUBURB/TOWN STATE POSTCODE

- Are you attending work and performing your normal duties without restriction due to sickness or injury? Yes No
If NO, your insurance cover may be affected – see point 2 under 'Conditions for increasing your level of insurance cover'.
- Are you presently applying for, eligible to receive or ever been paid a TPD benefit from any superannuation fund or any insurance policy? Yes No
If YES, this application to increase cover will be limited to Death only.
- Do you have insurance cover with Cbus under a different membership number to the one you quoted above? Yes No
If YES, please indicate your other Cbus Membership Number:
- Do you undertake any manual (physical) work duties? Yes No
- Do you spend more than 20 per cent of your working time outside of an office environment? Yes No
If your answer to Question 4 and 5 is NO, you will qualify for the non-manual scale of insurance.
Please refer to the non-manual scale within the alternative *Application to Increase Insurance Cover for All Occupations*.

Please indicate the level of insurance cover you require below.

Number of units (please mark box)	1	2	3	4	5	6	7	8	9	10
Weekly deduction	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75	\$11.70	\$13.65	\$15.60	\$17.55	\$19.50



Mail your application to:
Cbus Insurance Claims Service
Locked Bag 999
Carlton South VIC 3053

Please fill in this form and the *Personal Health Statement* on reverse side.



HOW **CBUS** WORKS FOR YOU

More than 500,000 members have already entrusted \$12.5 billion in savings to Cbus.

Unlike some other funds, Cbus pays no commissions to agents or dividends to shareholders. With Cbus, all the profits belong to the members and that means more money for your retirement.

Cbus members have access to value-for-money insurance cover for death and total and permanent disability.

With Cbus, you have access to financial planning services, allocated pensions and low-cost home and investment property loans.

Cbus keeps members informed of their retirement savings. We send out a magazine twice a year plus statements. You can find out about your account over the phone or the internet, or contact one of our nationwide team of Coordinators.

Contact Cbus on **1300 361 784**, or visit **www.cbussuper.com.au**