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This fact sheet relates to our default insurance cover for GESB Super and West State Super members.



Insurance can give you peace of mind, by providing you with the financial support to protect what's important to you if you die or have to stop work due to illness or injury.



If you're eligible, we provide you with default insurance cover either when you become a member, or if you become eligible later on. We deduct fees from your super so you don't have to remember to pay for it.



It's important to remember that if you or your employer stop making contributions to your super, your insurance fees will still continue to be deducted from your super balance.



You can cancel or apply to change your default insurance cover at any time.

What default insurance cover is included?

	Terminal Illness	Death	Total & Permanent Disability (TPD)	Salary Continuance Insurance (Income Protection)
	Provides a lump sum if you're medically certified as likely to die within 24 months.	Provides a lump sum to your nominated beneficiaries or estate upon death.	Provides a lump sum payment if you're unlikely to ever work again due to illness or injury.	Provides replacement income if you're temporarily unable to work due to illness or injury.
Default cover	Yes	Yes	Yes	Yes (maximum benefit period of up to two years)
Cover can start from age	15	15	15	15
Cover ends at age	70	70	67	67
Are pre-existing medical conditions covered?	Yes	Yes	Yes	Yes
	Provided <i>Limited Cover</i> ¹ does not apply.			
Is cover limited if employer contributions are not received?	Yes	Yes	Yes	Yes
	Only if your first employer contribution is not received within 120 days of starting work, otherwise <i>Limited Cover</i> ¹ may apply.			
Does work status at date of injury or illness affect cover?	No	No	No	No
Is cover provided if a claim has previously been paid under the same type of cover?	No Effective 1 October 2019	N/A	No Effective 1 October 2019	Yes
Is there a <i>Waiting Period</i> before a claim can be made?	No	No	Yes - three months	Yes - 90 days (other <i>Waiting Periods</i> available)

¹ *Limited Cover* means insurance cover which applies only in respect of events or conditions which arise entirely after the date that your cover commences. And, for Death/TPD cover also excludes any death or disablement caused as a result of any self-inflicted injury or suicide.

Other eligibility requirements:

- *At Work* when provided with cover. For the meaning of this term, please refer to the Glossary of our Insurance and your super brochure, available at gesb.wa.gov.au/brochures
- For Salary Continuance Insurance, cover will cease after 180 days of no Superannuation Guarantee (SG) contributions received unless election for cover to continue is made

What are your options?

Keep it	Cancel it	Tailor it
Keep your default insurance cover	Cancel your insurance cover	Change your cover to meet your needs
Decide if your default cover meets your needs. You can review your cover when your circumstances or financial commitments change, e.g. you change jobs, start a family, buy a property, divorce etc.	You won't be able to make a claim with us for an event that happens after your cover is cancelled. If you cancel your cover, insurance fees will stop being deducted from your account. If you decide you want cover later on, you will have to apply and be assessed by our Insurer.	You can reduce your cover at any time. You can also apply to increase or fix your cover.

Frequently asked questions

What if I need to claim?

We can discuss the claim process and requirements with you, so that you know what to expect. We will oversee the claims process and help you each step of the way.

Can I nominate beneficiaries?

You can nominate who will receive your super if you pass away. For more information, visit gesb.wa.gov.au/bdn.

What if I change my super fund?

Before changing or consolidating your super funds, make sure you can get the insurance cover you need, in your chosen fund. Be careful if you have a medical condition or are over age 60, as this could affect your eligibility for new cover.

Circumstances that may affect your insurance cover

The following may affect your insurance cover:

- Ceasing your employment arrangement
- No employer contributions are received for 180 days
- Changing or combining your super accounts
- Your age
- You have insufficient funds in your account to pay your premiums

For further information please see our '**Insurance and your super**' brochure at gesb.wa.gov.au/brochures.

Taking action is easy



Have you used our online insurance calculator? Check to see if your default cover meets your needs. Visit gesb.wa.gov.au/calculators.



Call us on 13 43 72 Monday to Friday between 7.30am and 5.30pm (AWST) to learn more.



Discover a range of tools, calculators and tips to help you learn more about insurance in your super at gesb.wa.gov.au/help.

For more information on insurance in super, visit the Australian Government website: moneysmart.gov.au

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