

West State Super and GESB Super insurance only

- This form allows you to opt-in for Death, Total & Permanent Disablement (TPD) and Salary Continuance Insurance (SCI) cover if you meet the eligibility criteria for cover but did not receive it automatically because you are employed, or initially employed, on a casual basis
- We must receive your completed form within 90 days of GESB receiving your first employer Superannuation Guarantee (SG) contribution from your new employer

Section 1 Your details

GESB member number

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname (family name)

Given name(s)

Postal address

Postcode

Email address

Telephone – home

 ()

Telephone – work

 ()

Telephone – mobile

Section 2 Occupational category

Provide a description of your usual occupation below and select from one of the four occupation categories below.

Occupation description (required to be completed)

Select from one of the following (✓):

☐ White Collar

Your occupation is office based with no manual work, e.g. accounting clerks, office managers, primary and secondary school teachers, specialist and general medical practitioners

☐ Light Blue Collar

Your occupation is primarily non-manual but may involve light manual duties, e.g. dental assistants, midwives, ticket salesperson, education aides

☐ Blue Collar / Heavy Blue Collar

Your occupation involves a moderate to high degree of manual duties or is a recognised qualified trade, e.g. gardeners, cleaners, registered nurses, plumbers, electricians, train drivers

☐ Hazardous occupations

Your occupation involves hazardous chemicals or work environments, or has high accident or health risks, e.g. police, fire and emergency workers, prison officers

Section 3 What cover do you need

I would like to apply for:

Death \$
In increments of \$10,000¹

Up to the basic cover for your age shown in Table 1

TPD \$
In increments of \$10,000¹

Up to the basic cover for your age shown in Table 1

SCI

Employment status	Basic cover limit ² (per month)	Or Nominate an amount less than the basic cover limit ³ (in increments of \$200 per month)
At least 0.4 FTE	<input type="checkbox"/> \$2,000	\$
Less than 0.4 FTE	<input type="checkbox"/> \$1,600	\$

If you want to apply for cover in excess of the basic cover limit, apply through Member Online under 'Insurance' or download an application from gesb.wa.gov.au/forms

¹ Death and TPD nominated amounts will be rounded down to the nearest \$10,000 if not in \$10,000 increments.

² The maximum SCI cover you can apply for is the lesser of \$2,000 or 85% of your income (75% of income and up to a 10% contribution to super). Refer to the 'Insurance and your super' brochure for more information.

³ SCI nominated amounts will be rounded down to the nearest \$200 if not in \$200 increments.



Table 1 outlines the basic cover limits:

Table 1

Your current age	Basic cover Death and TPD	
15 - 45	\$200,000	
46	\$190,000	
47	\$180,000	
48	\$170,000	
49	\$160,000	
50	\$150,000	
51	\$140,000	
52	\$130,000	
53	\$120,000	
54	\$110,000	
55	\$100,000	
56	\$90,000	
57	\$80,000	
58	\$70,000	
59	\$60,000	
60	\$50,000	
	Death	TPD
61	\$50,000	\$40,000
62	\$50,000	\$30,000
63	\$50,000	\$20,000
64	\$50,000	\$10,000

Section 4 SCI waiting period

If you wish to hold SCI cover, you must select a waiting period. Payment of your insured SCI benefit will only commence after your claim has been approved and you have served your waiting period. The waiting period impacts the premiums you will pay - longer waiting periods attract a lower premium. You should refer to the **'Insurance and your super'** brochure for more information.

You can choose from 90, 120 or 180 days using this opt-in form. If you want to select a shorter waiting period of 30 or 60 days, you will also need to complete a full **'Insurance application'**. Apply through Member Online in the 'Insurance' tab or download an application from gesb.wa.gov.au/forms

Waiting period (✓ one):

☐ 90 days ☐ 120 days ☐ 180 days

Section 5 Underwriting questions

To enable the Insurer, AIA Australia Limited, to assess your application, you must answer the following questions.

- If you are applying for Death and/or TPD cover - answer questions A and B only
 - If you are applying for SCI cover - answer all questions
- A. Are you suffering from and/or have you been diagnosed with a Terminal Condition⁴ as defined below or any cancer or cardiovascular condition?
- ☐ Yes ☐ No
- B. Are you at the date of signing this application due to a sickness or injury:
- Absent from work
 - Restricted from being capable of performing your full and normal duties for at least 20 hours per week, regardless of the hours you actually work
 - In receipt of and / or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income, or Been absent from work for more than 10 consecutive days, in the last 2 years for the same medical condition?
- ☐ Yes ☐ No
- C. Have you ever had an application for Death, TPD and/or Income Protection insurance cover declined or accepted subject to an exclusion?
- ☐ Yes ☐ No
- D. Have you in the last 3 years made a claim for any injury or sickness (lasting more than 4 weeks) through Workers Compensation, Sickness Benefit, Invalid pension or any other insurance providing accident or sickness cover?
- ☐ Yes ☐ No

If you answer 'Yes' to any of the above questions, you are not eligible to opt-in. You can apply to have insurance cover by completing a full **'Insurance application'** and provide any evidence requested by the Insurer. Apply through Member Online in the 'Insurance' tab or download an application from gesb.wa.gov.au/forms Any cover will be subject to the Insurer accepting your application and any conditions specified in the Insurer's acceptance.

⁴ 'Terminal Condition' means the diagnosis of any illness or injury which, in the opinion of an appropriate medical specialist, could result in your death within 24 months, regardless of any treatment that may be undertaken.

I acknowledge that:

- I have read the '**Insurance and your super**' brochure and the section 'Important information' which contains information on my duty to take reasonable care not to make a misrepresentation to the Insurer, non-disclosure and privacy. I understand this brochure serves as general information only and does not contain financial advice
- I authorise the Insurer, AIA Australia, to change my insurance details as indicated on this form, but understand this is at the Insurer's discretion and I may be required to provide additional information before my cover is changed
- I declare that the information provided on all pages of this form is true and correct
- I understand that an application for a change in the level of my insurance cover will only come into effect upon acceptance by the Insurer
- I understand that if I apply for basic SCI cover, that it will be subject to Limited Cover. This means I am only covered for claims arising from a sickness which becomes apparent or an injury which occurs on or after the cover commenced or most recently commenced under this Plan
- I understand that if I apply for basic cover, I must be actively 'At Work'. This means I am actively performing or capable of performing (including if currently unemployed) all the full and normal duties of my usual occupation with my public sector employer. I'm not restricted by sickness or injury from actively performing or being capable of performing (including if currently unemployed) the full and normal duties of my usual occupation with my public sector employer for at least 20 hours each week (even if not working at least 20 hours each week), on the day of signing this application form; and I am not in receipt of, or entitled to claim, any income support benefits from any source including (but not limited to) workers' compensation benefits, statutory transport accident benefits and disability income benefits
- I understand my cover will be a fixed amount until I change it, however, when I turn 61, any TPD amount insured will reduce linearly on each birthday until it is \$10,000 at age 65. It will remain at this amount until I turn 67, when it will reduce to zero

Your signature

x

Date

/ /

Important information

About this application

When you apply for life insurance, the Insurer conducts a process called underwriting. It's how the Insurer decides whether the Insurer can cover you, and if so, on what terms and at what cost.

The Insurer will ask questions they 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 or the Insurer in response to their questions is vital to their 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.

This duty applies to a new contract of insurance and 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. There are different remedies that may be available to the Insurer. These are set out in the *Insurance Contracts Act 1984 (Cth)*. These are intended to put the Insurer in the position they have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or a benefit being reduced.

Before the Insurer exercise any of these remedies, the Insurer will explain their reasons and what you can do if you disagree.

Please note that there may be circumstances where the Insurer later investigate whether the information given to us or the Insurer was true. For example, the Insurer may do this when a claim is made.

Guidance for answering our questions

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

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the Insurer 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

Changes before your cover starts

Before your cover starts, the Insurer may ask about any changes that mean you would now answer our questions differently. 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.

If you need help

It's important that you understand this information and the questions the Insurer ask. Ask us, the Insurer or a person you trust, such as your adviser for help if you have difficulty 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. If you want, you can have a support person you trust with you.

Notifying the Insurer

If, after the cover starts, you think you may not have met your duty, please contact us or the Insurer immediately and we'll let you know whether it has any impact on the cover.

Privacy

By completion of this form you consent to any personal information, including information that may be of a sensitive nature, we or AIA Australia may collect about you in the normal course of our and AIA Australia's business, being used as outlined in our and AIA Australia's respective Privacy Policies. These policies are designed to protect your interests and are consistent with the requirements of the *Privacy Act*. A copy of AIA Australia's privacy policy can be obtained from aia.com.au. GESB has a Privacy Statement to ensure that it handles private information about individuals responsibly. GESB's Privacy Statement is available at gesb.wa.gov.au/privacy or can be obtained by contacting your Member Services Centre on 13 43 72.

More information

We will send you a confirmation notice outlining your new insurance details and any relevant premiums.

For more information contact your Member Services Centre on **13 43 72**.

Check that all relevant parts of this form have been completed, then send to:

GESB
Reply Paid
PO Box J 755
Perth WA 6842

How to contact us

T Member Services Centre 13 43 72
PO Box J 755, Perth WA 6842

F 1800 300 067

W gesb.wa.gov.au