

If you have default insurance cover (known as basic cover) within your West State Super or GESB Super account, you can apply to join our Professional and Executive occupation category. Joining this category is subject to you meeting the eligibility criteria.

You can apply for Professional and Executive insurance cover using our online form at [gesb.wa.gov.au/professional](https://gesb.wa.gov.au/professional).

If you meet the eligibility criteria, you may be able to keep your current level of cover but reduce the premiums you pay.

### Why join our Professional and Executive occupation category?

The premium rates for the Professional and Executive occupation category will be lower than the premium rates you're currently paying.

#### What are the discounts?

The discounts that apply to the premium rates are:

Type of cover	Discount to White Collar premium rates
Death and Total & Permanent Disablement (TPD)	20%
Salary Continuance Insurance (SCI)	10%

### Why have insurance cover in your super?

Insurance cover could help you or your family if something was to happen to you, including serious illness or injury, disability or death.

Having insurance cover through your super has advantages, which include:

#### Pay your premiums directly

- Paying for your insurance cover through super means you don't need to worry about finding money to pay regular premiums

#### Flexibility to change your cover

- You can apply to increase, or choose to decrease, fix the amount or opt out of your cover to better suit your needs

### Am I eligible to apply?

You can apply for the Professional and Executive occupation category as long as you meet the following eligibility criteria:

- You earn a gross income of at least \$100,000 p.a.
- You primarily work in an office environment and sedentary capacity<sup>1</sup> no less than 80% of the time (excluding travel time from office to office)
- You meet either the Professional or Executive definition below:

#### Professional definition

You hold a tertiary qualification or are a member of a professional institute or body approved by the Insurer<sup>2</sup>

#### Executive definition

You're part of your employer's executive management<sup>3</sup> team

### What if I work part time?

If you work part time, you're still eligible to apply for the Professional and Executive occupation category if your pro-rata income is \$100,000 p.a. or more and you work at least 0.6 Full Time Equivalent (FTE). For example, if you work three days a week and earn \$63,000 p.a., your full-time equivalent would be \$105,000 p.a., which is more than the \$100,000 minimum amount.

### If you apply, your cover will automatically be fixed

If you join the Professional and Executive occupation category, the value of your Death and/or TPD cover will be fixed automatically unless you choose to change it again in the future. When you turn 61, the amount of TPD cover you are entitled to will reduce annually until you're no longer covered when you turn 65.

<sup>1</sup> The Insurer has provided special approval for the following occupations as meeting the requirements for working in an office environment and sedentary capacity, even though they appear to be non office-based roles: Specialist Medical Practitioners, General Medical Practitioners, Legal Professionals, Solicitors, Dental Practitioners, Legislators, Judicial and Other Legal Professionals, Pharmacists and School Principals. (Note, Nurses and School Teachers do not meet the requirement of working in an office environment and sedentary capacity.)

<sup>2</sup> The Insurer has approved a set number of professional institutes and bodies. If you do not hold a tertiary qualification or work in an executive management position and are unsure if your professional institute or body qualifies, contact your Member Services Centre on 13 43 72.

<sup>3</sup> You are considered part of the executive management team if you are the Chief Executive Officer or similar position, or report directly to the Chief Executive Officer, or are employed in the Senior Executive Service, or are a Member of Parliament.

## Important information

### Your duty of disclosure

Before you become covered by the Insurer, you need to disclose to the Insurer anything that you know, or could reasonably be expected to know, that may affect the Insurer's decision to insure you and on what terms. You also need to do so before you extend, vary or reinstate your insurance cover.

If you fail to disclose these things to the Insurer, the Insurer may then have the rights described below in the 'If you do not tell the Insurer something' section.

You do not need to tell the Insurer anything that:

- Reduces the Insurer's risk
- Is common knowledge
- The Insurer knows or should know as an insurer
- The Insurer waives your duty to tell it about

### If you do not tell the Insurer something

The Insurer has a number of rights in the event of non-disclosure.

In exercising these rights, the Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the Insurer may apply the following rights separately to each type of cover. The rights are as follows:

- If you do not tell the Insurer anything you are required to, and the Insurer would not have provided the insurance if you had told them, the Insurer may avoid the contract to provide you with the insurance within three years of entering into it
- If the Insurer chooses not to avoid the contract, the Insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the Insurer everything you should have. However, if the contract provides cover on death, the Insurer may only exercise this right within three years of entering into the contract

- If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time vary the contract in a way that places the Insurer in the same position they would have been in if you had told the Insurer everything you should have. However, this right does not apply if the contract provides cover on death

If the failure to tell the Insurer is fraudulent, the Insurer may have the right to refuse to pay a claim and treat the contract as if it never existed.

To learn more about our insurance, please read our '**Insurance and your super**' brochure at [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures).

Disclaimer: the information contained in this document is of a general nature, and does not constitute legal, taxation or personal financial advice. In providing this information, we have not taken into account your investment objectives, financial situation or needs. We are not licensed to provide financial product advice. Before acting or relying on any of the information in this document, you should read this document in conjunction with the relevant Product Information Booklet and disclosure documents at [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures), and consider whether the information is appropriate for you. You may also wish to consult a suitably qualified adviser to assist you.

## 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](http://gesb.wa.gov.au)

Complete this form if you would like to change your insurance occupation classification to Professional and Executive for your West State Super or GESB Super insurance cover.

### Step 1 Your details

GESB member number

      

Mr  Mrs  Miss  Ms  Other

Surname (family name)

Given name(s)

Postal address

 Postcode 

Email address

Telephone - preferred

### Privacy

By completing 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 businesses, being used as outlined in our 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 is available at [aia.com.au](http://aia.com.au). We have a privacy statement that explains how we handle private information about individuals responsibly. Our privacy statement is available at [gesb.wa.gov.au/privacy](http://gesb.wa.gov.au/privacy), or you can contact your Member Services Centre on 13 43 72 for a copy.

### Step 2 Am I eligible?

To be eligible for lower premium rates, you must meet the following criteria (✓):

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| 1. The duties of my occupation are limited to professional, managerial, administrative, clerical, secretarial or similar, white collar nature tasks which do not involve manual work and I spend a minimum of 80% of my working hours in an office environment <sup>1</sup> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. I work at least 0.6 Full-Time Equivalent (FTE)   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. I earn a gross income of \$100,000 p.a. or, if part-time, earn at least the FTE of \$100,000 p.a. pro-rata   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. I belong to at least one of the following categories:<br>Select applicable category/ies (✓)  | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> I hold a tertiary qualification.   |                          |                          |
| <input type="checkbox"/> I work in an executive management position, which means I hold the Chief Executive Officer or a similar position, or report directly to the CEO or am employed in the Senior Executive Service, or am a Member of Parliament.                      |                          |                          |
| <input type="checkbox"/> I am a member of the following professional institute or body <sup>2</sup> .   |                          |                          |

If you have selected this option please indicate the professional institute or body below:

<sup>1</sup> The Insurer has provided special approval for the following occupations as meeting the requirements for working in an office environment and sedentary capacity, even though they appear to be non office-based roles: Specialist Medical Practitioners, General Medical Practitioners, Legal Professionals, Solicitors, Dental Practitioners, Legislators, Judicial and Other Legal Professionals, Pharmacists and School Principals. (Note, Nurses and School Teachers do not meet the requirement of working in an office environment and sedentary capacity.)  
<sup>2</sup> The Insurer has approved a set number of professional institutes and bodies. If you do not hold a tertiary qualification or work in an executive management position and are unsure if your professional institute or body qualifies, contact your Member Services Centre on 13 43 72.



**Read the declaration and sign below.**

By signing the form I acknowledge that:

- I have read the relevant '**Insurance and your super**' brochure available at [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures) and the 'Important information' section on page 2, which contains information on my duty of disclosure, non-disclosure and misrepresentation and privacy. I understand the brochure serves as general information only and does not contain financial advice
- I declare that the information provided on this form is true and correct
- I understand that an application for a change in occupation category will only come into effect upon acceptance by the Insurer and that my cover will be fixed until I change it, however my TPD cover will automatically reduce annually to nil from my 61st birthday
- I authorise the Insurer, AIA Australia Limited, 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

Your signature

Date

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

Please check that you have completed all relevant parts of this form, then send it to:

**GESB**

**Reply Paid**

**PO Box J 755**

**PERTH WA 6842**