

If you have insurance 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.

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 capacity¹ 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 Insurer²

Executive definition

You're part of your employer's executive management³ 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. However, when you 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 you turn 67, when it will reduce to zero.

1 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, School Teachers and Police Officers do not meet the requirement of working in an office environment and sedentary capacity.)

2 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.

3 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

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.

To learn more about our insurance, please read our 'Insurance and your super' brochure at 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 considered your personal circumstances including 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 review your personal circumstances, and assess whether the information is appropriate for you. You should read this document in conjunction with the relevant Product Information Booklet and disclosure documents at gesb.wa.gov.au/brochures. You may also wish to seek advice specific to your personal circumstances from a suitably qualified adviser.

How to contact us

T Member Services Centre 13 43 72

F 1800 300 067

W gesb.wa.gov.au

PO Box J 755, Perth WA 6842



Professional and Executive

Occupation category insurance application



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. 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, 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 and a sedentary capacity. ¹ | <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: | <input type="checkbox"/> | <input type="checkbox"/> |

Select applicable category/ies (✓)

- I hold a tertiary qualification.
- 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.
- I am a member of the following professional institute or body².

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

¹ 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, School Teachers and Police Officers do not meet the requirement of working in an office environment and sedentary capacity.)
² 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 and the 'Important information' section on page 2, which contains information on my duty to take reasonable care not to make a misrepresentation to the Insurer, non-disclosure 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, 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
- 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

x

/ /

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