

### West State Super and GESB Super insurance only

#### Opt-in for basic cover as a casual employee in the WA public sector

- 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, in the WA public sector on a casual basis

#### Opt-in for Non-Government Salary Continuance Insurance (SCI) cover as a non-WA public sector employee

- This form allows you to opt-in for Non-Government Salary Continuance Insurance (SCI) cover if your non-government employer<sup>1</sup> is making Superannuation Guarantee (SG) contributions to GESB and you meet eligibility criteria for Non-Government Cover. Before completing this form, please read the eligibility criteria in the 'Insurance and your super' brochure, available at [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures).

#### Important note:

We must receive your completed form within 90 days of GESB receiving your first employer Superannuation Guarantee (SG) contribution from your 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 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 Death and/or Total & Permanent Disablement (TPD) cover

If you are applying for basic cover as a casual employee in the WA public sector, please provide an amount of cover you would like for Death and TPD.<sup>2</sup>

I would like to apply for:

- Death** \$  Up to the basic cover for your age shown in Table 1  
In increments of \$10,000<sup>3</sup>
- TPD** \$  Up to the basic cover for your age shown in Table 1  
In increments of \$10,000<sup>3</sup>

1 'Non-government employer' has the same meaning as 'non-government contributor' as defined in s37(1) of the *State Superannuation Act 2000* (WA). Typically, 'non-government employer' refers to employers who are not part of the Western Australian Public Sector.

2 If you're applying for Non-Government SCI cover as a non-WA public sector employee, you cannot use this form to apply for Death or TPD cover. For more information, contact your Member Services Centre on 13 43 72.

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

Note SCI cover does not have age classifications.

**Section 4 Salary Continuance Insurance (SCI) cover**

Complete the details below if you are applying for SCI cover.

The maximum SCI cover you can apply for cannot exceed 87% of your income (75% of income and up to a 12% contribution to super). This maximum includes any other SCI cover you have with GESB. Refer to our 'Insurance and your super' brochure for more information, available at [gesb.wa.gov.au](http://gesb.wa.gov.au).

SCI  Up to a maximum of \$4,200 per month  
In increments of \$200<sup>4</sup>

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 your waiting period has lapsed. The waiting period impacts the premiums you will pay - longer waiting periods attract a lower premium. Refer to the 'Insurance and your super' brochure at [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures) for more information on waiting periods.

Waiting period (✓ one):

90 days  120 days  180 days

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

**Section 5 Underwriting questions**

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

- If you are applying for basic Death and/or TPD cover - answer questions A through C only
  - If you are applying for basic SCI cover or Non-Government SCI cover - answer all questions
- A. Are you suffering from and/or have you been diagnosed with a Terminal Condition<sup>5</sup> 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
- Yes  No
- 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
- Yes  No
- 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
- Yes  No
- Been absent from work for more than 10 consecutive days, in the last 2 years for the same medical condition?
- Yes  No
- C. At the date of signing this application, have you previously received or was eligible to receive a TPD benefit or terminal illness benefit from GESB Super or West State Super or any other insurance policy held through any superannuation or similar fund, plan or scheme or with any insurer;
- Yes  No
- D. Have you ever had an application for Death, TPD and/or SCI cover (also known as Income Protection insurance) declined or accepted subject to an exclusion?
- Yes  No
- E. 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

<sup>4</sup> SCI nominated amounts will be rounded down to the nearest \$200 if not in \$200 increments.

<sup>5</sup> '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.

## Section 5 Underwriting questions (continued)

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](http://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.

## Section 6 Declaration

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 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. Limited Cover continues for one year and until such time as I meet the 'At Work' criteria for at least thirty (30) consecutive days, after the first year has transpired
- I understand that if I apply for 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 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 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 for Death and TPD cover, no benefit is payable if Death or TPD is caused as a result of any intentional, self-inflicted act by me, regardless of my state of mind at the time of the act, within 13 calendar months from the date I was provided cover
- 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](http://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](http://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**

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## How to contact us

T Member Services Centre 13 43 72 F 1800 300 067  
PO Box J 755, Perth WA 6842

W [gesb.wa.gov.au](http://gesb.wa.gov.au)