

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live chat service at gesb.wa.gov.au.

Complete this form to transfer existing insurance cover with another super fund or retail insurer to your GESB Super or West State Super account.

Before completing this form, please read the 'Insurance and your super' brochure at gesb.wa.gov.au/brochures.

Italicised terms in this document are defined terms as per the relevant insurance policy. Definitions can be found in the glossary of our insurance brochure.

Important information about your application

You can apply to transfer your Death, Total and Permanent Disablement (TPD) and/or Salary Continuance Insurance (SCI – also known as Income Protection) cover to GESB.

GESB provides members with insurance through our Insurer, AIA Australia.

What happens when you transfer your cover

If your application to transfer existing cover from your other super fund/insurer is accepted, the amount of cover that was applied to be transferred from that other super fund/individual retail policy will be added to any cover you already hold with GESB. The transferred cover will be based on the terms, conditions, premiums and occupation categories provided under the GESB Super or West State Super policy.

If any non-standard terms, such as loadings, restrictions or exclusions applied to your cover with the other fund or insurer, these will continue to apply to the transferred cover in your GESB Super or West State Super account.

Other terms apply, such as maximum amount insured, fixed cover and maximum benefit amounts. See page 6 for full transfer terms.

Cancelling your existing cover with your other super fund or insurer

To make sure you're covered at all times, don't cancel your existing cover until you have received confirmation from us that your application has been accepted by our Insurer and that the cover has commenced with GESB.

Once you've received confirmation that your cover has been transferred to GESB, you must cancel the insurance with

your other fund as soon as possible. This is a requirement for the transferred cover provided by GESB to be payable.

How to apply to transfer your cover

Please complete all sections of this form and, if applicable, attach evidence of your existing cover with your other fund or retail insurer.

Evidence could include:

- Your last member statement with the other fund
- A renewal notice for your insurance policy with another insurer
- A statement, letter or email from your other fund or insurer dated within 30 days of requesting the transfer

Evidence you provide must confirm the type and level of cover, waiting period and benefit periods (if applicable), and any loadings or exclusions.

Please note: if you're transferring multiple policies to your GESB Super or West State Super account, you must complete a separate form for each existing policy.

Eligibility

Read Section 2 of this form to make sure you're eligible to transfer your existing cover to GESB.

If you aren't eligible to transfer your insurance, you can apply for insurance with GESB at any time. To do this, log in to Member Online and go to the 'Insurance' tab, or contact your Member Services Centre on 13 43 72 for an 'Insurance application' form.

Transfer terms

It is important that you read and understand the full transfer terms before you apply to transfer your insurance cover.

Read the full transfer terms on page 6.

Transfer cover from existing GESB account

West State Super has unique statutory death and basic incapacity benefits. If you transfer your Death cover to GESB Super then you'll no longer be eligible for the statutory death benefit and if you transfer your TPD cover to GESB Super then you'll no longer be eligible for a basic incapacity benefit. Please note, when transferring your insurance from one GESB scheme to another, GESB will automatically cancel your insurance (opt out) in the original scheme upon the successful transfer.

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. Insurance benefits are provided by the Insurer in accordance with a 'Group life policy' and a 'Group supplementary income protection policy' made between us and the Insurer. The information in this brochure is only an overview of the main terms and conditions of the insurance policies. The insurance policies will supersede the information in the Product Information Booklets, and in this document. For full terms and conditions, please contact us for a copy of the insurance policies. We reserve the right to replace the Insurer and to alter the terms and conditions of the insurance policies, including the scope of cover, eligibility criteria, exclusions, limitations and premiums. If you have any questions about insurance, or would like a copy of the insurance policies, contact your Member Services Centre on 13 43 72.

Instructions

To apply to transfer your existing insurance cover to GESB, you need to:

- Complete all sections of this form
- Acknowledge your duty to take reasonable care (see Section 4)
- Sign and return the completed form, and
- Provide evidence of your existing insurance cover (Not required if transferring from another account held with GESB)

This cover will be subject to the underwriting terms provided by the previous insurer, including premium loadings, restrictions, exclusions or any other limitations imposed on the Previous Policy.¹

Section 1 Your details

GESB member number

If you have both a GESB Super and a West State Super, please confirm which account you are transferring cover to:

GESB Super West State Super

Mr Mrs Miss Ms Other

Last name

Given name(s)

Date of birth / / Male Female

Postal address

Postcode

Email address

Mobile phone number

Work phone number

Occupation

Industry

If transferring Salary Continuance Insurance (SCI – also called Income Protection Insurance) please write your current annual *Income*² below

\$

Section 2 Your personal statement and declaration of eligibility

Please read and answer all statements in this section carefully. If you are unsure of the meaning of any statement below or any question asked in this form, please ask us before you respond.

You must answer 'Yes' to all statements below to be eligible to transfer your existing insurance cover to GESB.

Tick (✓) 'yes' or 'no' for each of the following.

1. I am under the age of 65 at the date of this application.
 Yes No
2. I have not received, or am not eligible to receive, a TPD, terminal illness or salary continuance insurance/income protection benefit with GESB, or another super fund or insurer.
 Yes No
3. I have not been diagnosed with an illness that reduces my life expectancy to less than twenty-four (24) months from the date of application.
 Yes No
4. I have not previously been declined for insurance cover under GESB Super or West State Super.
 Yes No

¹ Previous Policy means death, TPD or death and TPD cover or SCI under an insurance policy held through another superannuation fund or an individual retail policy.

² Income means:

(a) For non-self-employed Insured Members, this means the basic wage or income earned by the Insured Member. Income includes the total remuneration package, salary and fees of the Insured Member, but does not include bonuses, overtime earnings, Superannuation Guarantee (SG) Contributions, additional commissions and unearned income such as investment or interest income.

(b) For self-employed Insured Members, working directors or partners in a partnership, this means the income generated by the business or practice due to their personal exertion or activities, less their share of necessarily incurred business expenses.



5. I am currently 'At Work', which means:
- a. I'm actively performing, or capable of performing (including if currently unemployed), all the duties of my usual occupation with my employer.

For casual workers, this means at least twenty (20) hours each week (even if not working at least twenty (20) hours each week).

Yes No

- b. 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.

Yes No

6. Once I receive confirmation that my insurance transfer request has been accepted, I will cancel my existing insurance cover under my Previous Policy.³ (We will do this automatically if transferring from another account held with GESB)

Yes No

- a. I understand that no benefit will be payable with respect to transferred cover if insurance cover under the Previous Policy has not been cancelled.

Yes No

7. I have provided GESB with one of the following documents as evidence of my existing insurance cover (Not required if transferring from another account held with GESB):

- Member statement from my other super fund
- Renewal notice from my other retail insurer
- Letter/email from my other fund or insurer

This document details my name, member number or policy number, date, type and level of cover (including any loadings or restrictions and, for SCI or Income Protection insurance, the Waiting Period) held with the other fund or insurer.

Yes No

Section 3 Details of your other insurance

You should check information about any insurance cover you may have (regarding your existing insurance), to fully understand the effects of transferring your insurance.

Member account/policy number

Fund/Insurance company's name

Name of employer (if employed)

Important note: the amount you transfer will be in addition to your existing cover with GESB (if applicable).

Confirm the amount of cover with your other fund or insurance that you wish to transfer to GESB:

	Amount to transfer
Death ⁴	\$ <input type="text"/>
TPD ⁴	\$ <input type="text"/>
SCI ⁵ (per month)	\$ <input type="text"/>

Transfer limits

The maximum amount that can be transferred is:

- \$2 million (in increments of \$10,000) for Death and/or TPD cover
- \$20,000 per month or 87% of your *Income* for SCI (75% *Income* plus 12% Superannuation Top Up Benefit), whichever is lesser (in increments of \$200 per month)

The transferred cover will be added to any cover you already have under your GESB Super or West State Super account, but the combined total cannot exceed the *Maximum Benefit* allowable provided by the GESB Super or West State Super insurance policy subject to 87% of your *Income*. If it does exceed the *Maximum Benefit*, the transferred cover will be restricted to the *Maximum Benefit* allowable subject to 87% of your *Income*. For SCI, combined cover cannot exceed 87% of your *Income* (75% *Income* plus 12% Superannuation Top Up Benefit).

The SCI benefit period and *Waiting Period* under your Previous Policy will be matched to the GESB Super or West State Super policy, where possible. The *Maximum Benefit Period* available under your GESB Super or West State Super policy will be applied (currently two (2) years).

For full details of SCI Waiting Periods and how they will be applied to your transferred cover, read the SCI transfer terms on page 6.

Is your cover under the other fund/insurance policy subject to any premium loadings and/or exclusions, including but not limited to pre-existing conditions, exclusions, or restrictions in regard to medical or other conditions?

Yes No

If you answered '**Yes**' above, please provide details of the premium loadings, exclusions and/or restrictions, including a copy of the advice you received from the insurer or other fund advising you of the acceptance of your cover subject to these additional terms.

³ Previous Policy means death, TPD or death and TPD cover or SCI under an insurance policy held through another superannuation fund or an individual retail policy.

⁴ Death and TPD nominated transfer amounts will be rounded down to the nearest \$10,000 if not in \$10,000 increments.

⁵ SCI nominated transfer amount will be rounded down to the nearest \$200 if not in \$200 increments.

Section 4 Declaration and signature

Please read the information below and the declaration before you sign and date your form.

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 would 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 exercises 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.

Your 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 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 or can be obtained by contacting your Member Services Centre on 13 43 72.

Your declaration

By signing this form, I acknowledge that:

- If I do not fully complete, sign and date this form, and, if applicable, provide evidence from my existing super fund or insurer, I will not be eligible to transfer my current cover to the GESB Super or West State Super scheme
- I have read 'The duty to take reasonable care' notice above which details my responsibility to not make a misrepresentation to the Insurer, and understand what is meant by that notice
- I have read the 'Important information' section above and understand its contents and what is meant by my duty to disclose. I also understand that my duty to take reasonable care not to make a misrepresentation continues after I have completed this application for transfer until the Insurer has accepted the risk
- I agree to provide GESB or the Insurer with access to the health and/or financial evidence I provided to GESB, the Insurer and any other fund and their insurer or retail insurer in an application for the cover. Any non-disclosure to your other fund or insurer may be acted upon by GESB or the Insurer

- I declare that the information contained in this form (whether written in my hand or not) is true and correct and that no information material to this application for transfer has been withheld

I understand the terms of the insurance transfer confirmed in Page 6 of this document, including that:

- If the Insurer accepts my application, my current amount of cover as at the transfer date under my other fund will be replaced in my GESB Super or West State Super account, but subject to a maximum of \$2 million each for Death and TPD cover and \$20,000 per month for SCI, in increments of \$10,000 for Death and TPD cover and \$200 per month for SCI cover
- My transferred cover will commence under my GESB Super or West State Super account on the date the Insurer accepts my application to transfer cover (Date of Transfer)
- GESB and the Insurer may undertake appropriate enquiries and investigations to verify the answers I have provided (including contacting my other fund or insurance company to obtain additional details of my existing insurance cover)
- GESB and the Insurer may investigate whether any premium loadings, restrictions and exclusions may have applied in the other fund/insurance policy
- Should it become known to GESB or the Insurer that I have not undertaken the requirements that I have agreed to in Section 2, then any insurance benefit that may be payable to me, my dependants or my estate from GESB may be reduced by the insurance amount paid or payable from my other fund, another division of the other fund, another fund, my Previous Policy⁶ or any policy issued under any continuation option that I exercised, as a consequence of my failure to abide by these requirements. This reduction in benefit will, however, be limited to the extent that my benefit from GESB is no less than I would have been eligible to receive under the terms of the policy between GESB and the Insurer had I not made this application for transfer of cover
- If the Insurer accepts my application, the terms and conditions as outlined in the Insurer's policy document will apply, and the terms and conditions of my other fund, insurer or GESB account will cease to apply
- If the Insurer accepts my application and I am under the age of 61, my amount insured will be a fixed amount until I change it. Any TPD cover will automatically reduce annually to nil from my 61st birthday until age 67
- I have read the 'Important information' section above and understand its contents and what is meant by my duty to disclose. I also understand that my duty to take reasonable care not to make a misrepresentation continues after I have completed this application for transfer until the Insurer has accepted the risk

- For West State Super members transferring insurance to their GESB Super only:

West State Super has unique statutory death and basic incapacity benefits. I understand that if I transfer my Death cover to GESB Super then I'll no longer be eligible for the statutory death benefit and if I transfer my TPD cover to GESB Super then I'll no longer be eligible for a basic incapacity benefit. Please note, when transferring your insurance from one GESB scheme to another, GESB will automatically cancel my insurance (opt out) in the original scheme upon the successful transfer.

Your signature

Date

Checklist

- Read this 'Individual insurance transfer' form carefully
- Read the 'Insurance and your super' brochure, available at gesb.wa.gov.au/brochures
- Completed all sections of this form
- If transferring from another super fund or retail insurer, provided evidence of insurance cover held with another super fund or insurer at the date application to transfer cover

Please send the above documentation to:

GESB
PO Box J 755
Perth WA 6842

If you have not provided the above, or if the information is out of date, we will contact you to provide the required information. Please note this may delay the processing of your application.

⁶ Previous Policy means death, TPD or death and TPD cover or SCI under an insurance policy held through another superannuation fund or an individual retail policy.

General transfer terms

1. The transfer of any current Death, TPD and SCI cover, once accepted by the Insurer, will be subject to the terms and conditions of GESB's insurance arrangements with AIA Australia. The cover will be provided based on the terms, conditions, premiums and occupation categories provided under the GESB Super or West State Super policy.
2. Any non-standard terms, loadings, restrictions or exclusions which applied to your Previous Policy⁷ will be transferred to your cover under your GESB Super or West State Super account.
3. The maximum amount insured that can be transferred is:
 - \$2 million (in increments of \$10,000) for each of Death and TPD
 - \$20,000 per month or 87% of your *Income*⁸ for SCI (75% *Income* plus 12% Superannuation Top Up benefit), whichever is lesser (in increments of \$200 per month)
4. The transferred cover will be added to any cover you already have under your GESB or West State Super account, but the combined total of your transferred cover and existing cover cannot exceed the *Maximum Benefit*. These limits are subject to the maximum amount of cover that can be applied for each benefit. This means that following the transfer of your total insurance cover (i.e. transferred amount plus insurance currently held with GESB Super or West State Super account), your amount insured cannot exceed the *Maximum Benefit* allowable provided by the GESB Super or West State Super policy for each benefit. If the total insurance cover does exceed the *Maximum Benefit* allowable, the transferred cover will be restricted to the *Maximum Benefit* allowable. Please refer to the 'Insurance and your super' brochure, available at gesb.wa.gov.au/brochures, for further details on the *Maximum Benefit* allowable.
5. If you have existing cover with GESB, the insurance occupation category determined for the transferred cover will be applied to your existing cover in all your GESB accounts. Where this results in a change to your existing insurance occupation category, this could increase or decrease the premiums you pay for your existing cover.
6. Your transferred cover will commence under your GESB Super or West State Super account on the date the Insurer accepts your application to transfer cover (Date of Transfer).
7. Your transferred cover will be fixed *Voluntary Cover* and any existing cover you hold within GESB Super or West State Super will become fixed cover from the Date of Transfer. The level of cover will be a fixed amount until it is changed, however any TPD cover will automatically reduce annually to nil from your 61st birthday until age 67.

7 Previous Policy means death, TPD or death and TPD cover or SCI under an insurance policy held through another superannuation fund or an individual retail policy.

8 Income means:

- (a) For non-self-employed Insured Members, this means the basic wage or income earned by the Insured Member. Income includes the total remuneration package, salary and fees of the Insured Member, but does not include bonuses, overtime earnings, Superannuation Guarantee (SG) Contributions, additional commissions and unearned income such as investment or interest income.
- (b) For self-employed Insured Members, working directors or partners in a partnership, this means the income generated by the business or practice due to their personal exertion or activities, less their share of necessarily incurred business expenses.

SCI transfer terms

1. The SCI *Waiting Periods* available under the GESB Super and West State Super policies are thirty (30), sixty (60), ninety (90), one hundred and twenty (120) or one hundred and eighty (180) days.

If the *Waiting Period* under your Previous Policy is available in GESB Super or West State Super but is different to the *Waiting Period* of your existing SCI cover in GESB Super or West State Super, the shorter *Waiting Period* will apply to all your SCI cover.

If the *Waiting Period* under your Previous Policy is not available in GESB Super or West State Super, the *Waiting Period* will be rounded up to the next longest *Waiting Period* available under GESB Super or West State Super.

If the *Waiting Period* under your Previous Policy after rounding up is different to the *Waiting Period* of your existing SCI cover in GESB Super or West State Super, the shorter *Waiting Period* will apply to all your SCI cover.

2. The SCI *Maximum Benefit Period* (if applicable) will be matched to the GESB Super or West State Super policy, where possible. If the benefit period which applied under the Previous Policy is not available under your GESB Super or West State Super policy, the benefit period will be the next shortest benefit period available under your GESB Super or West State Super policy (which is currently two (2) years).
3. If you already have SCI cover in your GESB Super or West State Super at the time this transfer is accepted, both your existing SCI cover and this transferred SCI cover will cease if we do not receive Super Guarantee (SG) contributions from your employer for 180 days, unless you tell us otherwise.

If you do not already have SCI cover in your GESB Super or West State Super, acceptance of this transfer will also be treated as an election by you for your SCI cover to continue even if GESB doesn't receive an SG contribution for 180 days.

Exclusion on transferred cover

If you do not cancel your insurance cover under the Previous Policy, no benefit will be payable with respect to your transferred cover.

For the avoidance of doubt, this exclusion does not impact any benefit payable with respect to existing cover.

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