

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

### Did you know you can make most changes to your insurance cover in Member Online?

Simply log into Member Online at [mol.gesb.wa.gov.au](http://mol.gesb.wa.gov.au) and go to the *Insurance* tab. If you use Member Online, there's no need to complete this form.

Otherwise, use this form to change your insurance for GESB Super or West State Super only.

This form allows you to:

- Increase the level of your Salary Continuance Insurance (SCI) cover within 120 days of your cover commencing. Where we advise you of a different response time, that response time will apply
- Fix the level of your Death and Total & Permanent Disablement (TPD) cover
- Increase the waiting period of your SCI cover
- Decrease or opt-out of your existing insurance cover
- Change your occupation category or your date of birth
- Choose to continue your SCI, even if your GESB account no longer receives Superannuation Guarantee (SG) contributions

For all other changes, you will need to complete a full *Insurance application form* which needs to be approved by the Insurer.

You can apply through the *Insurance* section of Member Online at [mol.gesb.wa.gov.au](http://mol.gesb.wa.gov.au), or call your Member Services Centre on 13 43 72 for a copy of the form.

### Section 1 Your details

GESB member no.

(✓) the account that you would like to apply this to.

GESB Super or  West State Super

Mr  Mrs  Miss  Ms  Other

Last name

Given name(s)

Postal address

Postcode

Email address



Telephone – home

Telephone – work

Telephone – mobile

### Section 2 Change your details

Complete this section if you would like to correct or update your existing details, relating to your insurance cover.

Please note, where you have both a GESB Super and West State Super account, this will apply to insurance you have in both schemes.

I would like to change: (✓)

Occupation category

Select from the occupation categories below. If you are unsure which occupation category applies to you, please call your Member Services Centre on 13 43 72

We also have a Professional and Executive occupation category for insurance. For more information, please visit [gesb.wa.gov.au/professionals](http://gesb.wa.gov.au/professionals).

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

Provide a description of your usual occupation below: **(required)**

If your date of birth on our records is incorrect, provide original certified proof of identity showing your correct date of birth, along with this form. See the *Proof of identity fact sheet* available at [gesb.wa.gov.au/factsheets](http://gesb.wa.gov.au/factsheets) to help you provide identification.

Date of birth  /  /

If your gender on our records is incorrect, please contact your Member Services Centre on 13 43 72.

### Section 3 Increase existing SCI cover

Complete this section if you want to apply to increase your SCI cover. Please note:

- This application must be received by GESB:
  1. Within 120 days of your cover commencing; or
  2. Another time period notified to you by us
- You must be actively 'At Work' on the date you complete this form to be eligible to increase your cover using this option (see *Section 8*)

**Increase the total value of my SCI cover to:**

SCI \$  Up to a maximum of \$4,200 per month  
In increments of \$200<sup>1</sup>

The maximum SCI cover you can apply for cannot exceed 87% of your income (75% of your income and up to a 12% contribution to super), or \$4,200. Refer to our *Insurance and your super brochure* for more information, available at [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures).

You will need to complete a full *Insurance application* if:

- We receive your request more than 120 days after your cover commenced. Where we advise you of a different response time, that response time will apply
- You wish to increase your cover above the maximum amount described above
- You have no insurance cover but would like to apply for insurance cover
- You are not actively 'At Work' (see *Section 8*)

Where cover commences it may be Limited Cover in some circumstances. Please refer to our *Insurance and your super brochure* for further details.

You can apply through the *Insurance section* of Member Online at [mol.gesb.wa.gov.au](http://mol.gesb.wa.gov.au), or call your Member Services Centre on 13 43 72 for a copy of the form.

### Section 4 Fix insurance cover

Complete this section if you would like to fix the amount of your basic cover, which is the money you may be able to claim if you meet the relevant insurance criteria, if applicable.

From your 46th birthday, the value of your basic Death and TPD cover will decrease by \$10,000 per year. You can choose to fix the amount of your basic cover at any time until you turn 61, so that it no longer varies until that age.

I would like to fix the amount of my basic cover (✓)

Note: when you turn 61, any TPD amount insured will reduce at a constant rate 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.

### Section 5 Decrease insurance cover or opt-out of existing cover

Complete either **A** or **B** below.

**A.** Decrease the total value of my insurance cover to:

Death \$   
In increments of \$10,000<sup>2</sup>

TPD \$   
In increments of \$10,000<sup>2</sup>

SCI \$   
Per month, in increments of \$200<sup>1</sup>

**B.** I would like to elect to opt-out completely (✓)

Death

TPD

SCI

Consider your needs carefully before decreasing or opting-out of any insurance cover. By opting-out of your insurance cover, you or your estate will no longer be eligible for an insured benefit. You will then only be entitled to the benefit that has accumulated in your super account. You and your family should assess your ability to cope financially in the event of an unforeseen death or disablement.

If you wish to increase or reinstate your insurance at a later date, automatic acceptance will no longer apply. You will be subject to the satisfactory completion of a full insurance application. Acceptance may be subject to the medical terms and conditions as prescribed by the Insurer or your application may be declined.

### Important note for West State Super members

By opting-out of your entitlement to any cover for Death and/or TPD, you also opt-out of any entitlements under Partial and Permanent Disablement cover specified in the *State Superannuation Regulations 2001 (WA)*.

You may wish to seek financial advice before making any changes to your insurance cover.

<sup>1</sup> SCI nominated amounts will be rounded down to the nearest \$200 if not in \$200 increments.

<sup>2</sup> Death and TPD nominated amounts will be rounded down to the nearest \$10,000 if not in \$10,000 increments.

## Section 6 SCI where no SG

Complete this section if you would like your SCI to continue despite your GESB accounts not receiving Superannuation Guarantee (SG) contributions from your employer.

If no election (choice to continue your insurance) is made below, your SCI cover will automatically lapse if 180 days have passed since your last SG contribution was received, whether this be in a GESB Super or West State Super account.

I would like my SCI to continue if GESB doesn't receive SG for 180 days (✓)

Note: SCI may also lapse for other reasons, including if your account becomes inactive. Please refer to our *Insurance and your super brochure* for further details.

## Section 7 Increase SCI waiting period

Complete this section if you would like to increase your SCI waiting period, which is the amount of time between when your cover begins and any applicable claim can be processed by the Insurer. The default waiting period is 90 days.

If you want a shorter waiting period of 30 or 60 days, you will need to complete an *Insurance application*.

You can also apply to increase or decrease your SCI waiting period through the *Insurance section* of Member Online at [mol.gesb.wa.gov.au](http://mol.gesb.wa.gov.au), or call your Member Services Centre on 13 43 72 for a copy of the form.

I would like to increase my SCI waiting period to (✓):

- 60 days (only available to members increasing from 30 days)  
 90 days     120 days     180 days

## Section 8 Declaration

I acknowledge that:

- I have read the *Insurance and your super brochure* and the *Important information* on this page, 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 contains general information only and is only for me to consider in light of my own personal circumstances
- I declare that the information I have provided on all pages of this form is true and correct
- 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
- 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 and that my cover will be fixed until I change it; however, when I turn 61, any TPD amount insured will reduce at a constant rate 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 understand that I must be actively 'At Work' in order to apply for any increases in insurance cover under Section 3 of this

application form. This means that I am actively performing or capable of performing (including if currently unemployed) all duties of my usual occupation and 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 that my insurance premiums may increase or decrease as a result of my changes
- If I have elected (chosen) to decrease or cancel my insurance cover, I understand and accept that:
  - If I decide to apply to reinstate my insurance cover at any time, I may be subject to the medical terms and conditions as prescribed by the Insurer
  - The Insurer may decline a future application for insurance cover or offer me cover with exclusions depending on the information provided in my *Insurance application form*
- If I have elected to keep my cover when my GESB Super or West State Super doesn't receive an SG for 180 days, I understand and accept that:
  - my SCI may lapse due to other reasons
  - this is not an election to retain cover if my account becomes 'Inactive'
  - If I retain cover and I have no 'Income', this may impact the amount of benefit payable if I make a claim

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 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 investigates 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 asks. 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 [www.aia.com.au](http://www.aia.com.au). We have a Privacy Statement that explains how we handle 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.

## More information

- We will send you a confirmation notice outlining your new insurance details and any change in premiums
- You may apply to reinstate your insurance cover at any time up to age 67

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

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

GESB  
Reply Paid  
PO Box J 755  
Perth WA 6842

Note: we have a Privacy Statement to ensure we handle private information about individuals responsibly. Our Privacy Statement is available on our website 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.

## 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)