

# Specific life events insurance form



June 2011

## When to use this form:

This form is for existing members of HOSTPLUS Executive who currently hold insurance cover through the fund and wish to increase their amount of Death Only or Death and Total and Permanent Disablement (TPD) Cover by one unit or 25% of fixed benefit cover (up to \$200,000) in any 12 month period without having to provide medical evidence because a specific life event has occurred.

OFFICE USE ONLY

## How to use this form:

You must complete this form in full – Steps 1, 2, 3, and 4.

## What to consider:

You can only apply to increase your cover under the specific life event top up cover option if:

- the application to increase Death Only or Death and TPD Cover is made within six months of the specific life event occurring
- you have not made or you are not entitled to make a TPD claim in relation to your cover under the policy issued to the fund or any other life insurance policy
- you have not increased your cover under this option in the previous 12 months
- you have not increased your cover under this option on three previous occasions
- you have not had an application for cover increase declined by the Insurer in the past
- the total sum insured for which you are covered does not exceed the maximum benefit level (which is \$5 million for Death Cover and \$3 million for TPD).

## Step 1. Member details

HOSTPLUS Executive membership number\*

Date of birth\*

Gender\*

 Male  Female

Mr  Mrs  Ms  Miss  Dr  Other

\*Mandatory fields

Full given name\*

Surname\*

Current address\*

Suburb

State

Postcode

Home phone

Mobile phone

Work phone

Email address

I wish to increase my  Death Only Cover **Or**  Death and TPD Cover

## Step 2. Eligibility

Have you ever been paid, or are you eligible to be paid, a TPD benefit from HOSTPLUS Executive or any other source?  Yes  No

If yes, you cannot increase your cover using this form. Please complete the *Increase your insurance cover application – Part A and Part B*.

True  False

I have never had an application for increased cover declined by HOSTPLUS' insurer. If you have ticked FALSE, you cannot proceed with this application. Please complete the *Increase your insurance cover application – Part A and Part B* (if applicable) if you still wish to increase your cover (to be assessed by the insurer).

If you have ticked TRUE, please proceed to Step 3.

### Step 3. Life event

Please select the life event you are applying under to increase your cover.

Life event	Date of event	Documents required
<input type="checkbox"/> Marriage	___ / ___ / ___	A copy of the marriage certificate in respect of a marriage recognised under the Marriage Act 1961.
<input type="checkbox"/> Birth or adoption of a child	___ / ___ / ___	A copy of the birth certificate or adoption documentation.
<input type="checkbox"/> Purchase of first home as your principal place of residence and you take out a mortgage  <b>Or</b> Taking out a mortgage or negotiating an increase to your existing mortgage (principal place of residence).	___ / ___ / ___	Written confirmation from your mortgage provider(s) of either: • the amount and effective date of the mortgage if a new mortgage <b>Or</b> • the amount of the mortgage immediately preceding the increase • the effective date, and • current level of the mortgage if there is an increase to an existing mortgage.
<input type="checkbox"/> Taking out or increasing an existing business loan by \$100,000 for a business of which you are a 'key person' (excludes re-draw and refinancing).	___ / ___ / ___	A copy of loan papers or if increasing the business loan in excess of \$100,000: • confirmation from the existing loan provider of the amount of the loan immediately preceding the increase, and • confirmation of the effective date of the increase and the current level of the increased loan, whether with an existing or different loan provider.

### Step 4. Sign the Declaration

This step must be completed in all circumstances.

I, whose signature appears below, declare that:

- I have read and carefully considered the questions in this form, and all answers provided are true and correct (including those not in my own handwriting).
- I have told the insurer everything I know that could affect its decision to accept my application.
- I have read and understood the Duty of Disclosure and Non-disclosure section below. I have not withheld any information that may affect the Insurer's decision as to whether to accept this application. I understand that the Duty of Disclosure continues after I have completed this statement until I am notified of acceptance in writing by the trustee.
- I have read and understood the HOSTPLUS Executive privacy policy (available at [hostplusexecutive.com.au](http://hostplusexecutive.com.au)). I consent to my personal information being collected and used in accordance with the policy.
- I have read the Member Guide (Product Disclosure Statement) and/or Insurance Guide dated 1 June 2011.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this form, my application will not be considered by the Insurer.
- I understand that increases or changes to insurance premiums may apply and insurance deductions from my account will be adjusted.

**Don't forget to sign**

**SIGNATURE OF APPLICANT\***

**Date\***

  /   /  

#### Important notice

HOSTPLUS Executive has taken out a contract of insurance with an insurer to provide the insurance benefits in the fund. On becoming a member, you are bound by the terms and conditions of this contract of insurance.

#### Your duty of disclosure

You have a duty, under the Insurance Contracts Act 1984 to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance, and if so, on what terms. Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is common knowledge;
- that your insurer knows or, in the ordinary course of his/her business, ought to know; or
- as to which compliance with your duty of disclosure is waived by the insurer.

#### Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of having entered into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time. An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum insured you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

When you have completed this form please send it to:

**HOSTPLUS** Executive  
Locked Bag 969  
Carlton South VIC 3053

Issued by Host-Plus Pty Limited ABN 79 008 634 704  
Australian Financial Services Licence No. 244392  
as trustee for the **HOSTPLUS** Superannuation Fund ABN 68 657 495 890  
Registrable Superannuation Entity Licence No. L0000093  
Registrable Superannuation Entity No. R1000054

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