

Changing your occupational category



IMPORTANT INFORMATION ABOUT OCCUPATIONAL CATEGORIES AND THIS FORM

There are three occupational categories, each reflecting the level of risk associated with different roles, health and occupations. You're automatically put into the General occupational category when you join.

If your duties meet the eligibility criteria for the Office or Professional category, you can apply to change your category so you'll pay less for your cover or get more for the same price.

Our insurer MetLife will be treating this contract as a 'consumer insurance contract'. The person to be insured must complete this application and initial any changes. MetLife will contact you if we require further information.

Please answer all the questions accurately and provide additional information wherever requested.

Complete this form in blue or black pen using BLOCK LETTERS and tick where applicable.

PRIVACY – USE AND DISCLOSURE OF PERSONAL INFORMATION

Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process.

MetLife's Privacy Policy is readily available and can be viewed at www.metlife.com.au/privacy.

DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION – IMPORTANT INFORMATION BEFORE COMMENCING THIS APPLICATION

There is a duty to take reasonable care not to make a misrepresentation when applying for insurance. Before answering the questions in this application form it is important that the person answering the questions carefully reads the 'Duty to take reasonable care not to make a misrepresentation' section on pages 3 and 4 of this form which explains the duty, the consequences of not complying with the duty, and guidance for answering the questions. If the duty is not complied with, MetLife may be able to avoid or change cover; this means a benefit may not be able to be claimed or the amount we pay may be reduced.

SECTION 1: YOUR PERSONAL DETAILS

Member account number _____ Date of birth (DD/MM/YYYY) _____ Title _____

Surname _____

Given names _____

Residential address (required) _____

Suburb _____ State/territory _____ Postcode _____

Postal address (if different from above) _____

Suburb _____ State/territory _____ Postcode _____

Mobile _____ Daytime telephone _____

Preferred contact time Morning (9am–12pm) Afternoon (12pm–6pm) Anytime

Email _____

Gender Male Female A gender not listed here

Employer name _____

What is your current occupation? _____

\$ _____ What is your annual income before tax?*

_____ What industry do you work in? *e.g. finance, agriculture, education*

*including overtime, commission, bonuses and shift allowances and excluding mandated employer super contributions.
Note: If you are self-employed this means income after business expenses but before tax.

How many hours on average do you work per week? _____

SECTION 2: YOUR OCCUPATIONAL CATEGORY

Answer the questions below to find out whether you're eligible to change your category.

1. Do you have any illness or injury that prevents you from performing any of the duties of your usual occupation in a full-time capacity (even if you are not currently employed on a full-time basis)? Yes No
2. In the last 12 months have you had any illness or injury that:
 - a) caused you to take time off work for more than 10 consecutive working days, or Yes No
 - b) required modification to your normal working hours or duties? Yes NoIf you answered 'yes' to any of the above questions, you're not eligible to change your occupational category. If you answered 'no' to all of the questions above, please answer the following questions.
3. Are your duties limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' tasks which don't involve manual work and do you undertake all your duties in an office environment (excluding travel time from one office environment to another)? Yes No
4. Are you earning over \$100,000 per year from your profession?
If you're currently working part-time and your full-time equivalent salary is more than \$100,000, you're eligible to answer 'Yes' to this question. Yes No
5. a) Do you hold a tertiary qualification or are you a member of a professional institute or registered as a practising member of your profession by a government body? Yes No
OR
b) Are you in a management role? Yes No



The level and cost of your insurance cover is typically determined by your age, gender and occupational category. Please refer to your **Insurance Guide** for more information.

THE DETAILS

If you answered 'no' to question 3, you qualify for the General occupational category.

If you answered 'yes' to question 3, you qualify for the Office occupational category.

If you answered yes to question 3 and question 4, and to either question 5a or 5b, you qualify for the Professional occupational category.

- We'll review your occupational category each time you complete a new **Insurance application** form or apply to vary your insurance cover.
- If you're a new member and you don't complete this section, the General occupational category will apply to your cover.

If changing your occupational category increases your level of cover, some restrictions may apply to your extra cover. You will need to be in active employment for all of the first 30 days from the date your occupational category changes. If you're not in active employment, you will receive limited cover until you return to active employment for two consecutive months. Earnings are based on your total income.

We've defined 'active employment', 'limited cover' and 'total income' in your **Insurance Guide**.

SECTION 3: PRIVACY OF YOUR PERSONAL INFORMATION

How CareSuper handles your personal information

CareSuper collects your personal information to establish and administer your superannuation account. If you choose not to provide your personal information CareSuper may not be able to process your insurance application or administer your superannuation account, or provide you with some services offered by CareSuper.

By signing this form, I confirm:

- I have read CareSuper's Privacy Policy, available at caresuper.com.au/privacypolicy and the insurer's Privacy Policy, available at metlife.com.au/privacy
- I understand how CareSuper intends to handle my personal information and acknowledge that my personal information will only be used for the purposes specified, and
- I consent to the collection and use of my personal information by the Trustee to process this insurance change and administer my superannuation account.

If you have any questions about your rights under the privacy legislation, please call us on **1300 360 149**.

SECTION 4. INFORMATION FROM THE INSURER (METLIFE) – THE DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation. A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being avoided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.



Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

Guidance for answering our questions

When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we 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 know about any changes when they happen.

If after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any queries please contact CareSuper on **1300 360 149**.

SECTION 5. CONFIRMATION OF YOUR REQUEST

- I have read and understand the Duty to take reasonable care on pages 3 and 4 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- My answers to the questions are true, complete and accurate, and I have not deliberately withheld any information relevant to this application.
- I agree to be bound by the terms and conditions set out in the MetLife Group Insurance Policy.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy – Use and disclosure of personal information' on page 1 of this form. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with these terms.
- I understand that cover under a policy does not begin until acceptance by the insurer, of which I will be notified in writing.
- I have read the insurance section of the current Product Disclosure Statement and my relevant **Insurance Guide** and Target Market Determination.



Member's signature

_____/_____/_____
Date (DD/MM/YYYY)

Full name



YOU MUST PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign and date it. (We cannot accept digital signatures.)

ONCE YOU'RE DONE

Return this completed form and any supporting documents by:

1. Attaching and submitting it online at: **caresuper.com.au/getintouch**
2. Posting it to:
**CareSuper
Locked Bag 20019
Melbourne VIC 3001**

For more information call **1300 360 149**