

Bendigo SmartStart Super[®]

Increase Standard Default Cover



As a member of Bendigo SmartStart Super (the Plan), you may be eligible for a 'Special Offer' to apply to increase your Standard Default Cover (as defined in the Bendigo SmartStart Super Insurance Guide) from 4 units up to a maximum of 6 units. The insurance cover in the Plan is provided by TAL Life Limited ABN 70 050 109 450 (TAL), and this Special Offer is subject to acceptance by TAL.

To take advantage of this Special Offer please complete this form and return it to us within 90 days from the date your Standard Default Cover commenced.

To assist you in completing this application you should refer to the current Bendigo SmartStart Super Insurance Guide (Guide) which is available on our website at bendigobank.com.au/super. *Italicised* terms in this form have the same meaning as the terms defined in the Glossary of terms contained in the Guide.

Please note that conditions apply to this Special Offer as follows:

Personal division – If you are a Personal division member a five year *Pre-Existing Condition (PEC)* exclusion will apply to the increased portion of cover from the date the increased cover commences after which you must be in *Active Employment* for 10 consecutive working days in order for the *PEC* exclusion to cease.

Employer-sponsored division – If you are an Employer-sponsored division member a *Pre-Existing Condition (PEC)* exclusion will apply to the increased portion of your cover for the first 12 months from the date the increased cover commences. After that, the *PEC* exclusion continues to apply until you have been in *Active Employment* for 10 consecutive days, upon which the *PEC* exclusion will automatically cease.

Section 1: Your Duty of Disclosure

Your duty of disclosure to the trustee, Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst), and the insurer, TAL Life Limited ABN 70 050 109 460 AFSL 237848 (TAL), is set out below.

Your duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you may know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something

If the insurance is for the life of another person and that person does not tell the insurer everything they should have, this may be treated as a failure by you to tell us something that you must tell us.

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, they may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and they would not have insured you if you had told them, they may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

Section 2: Life Insured Details

Member Number	<input type="text"/>					
Title	<input type="text"/>	Gender	Female <input type="checkbox"/>	Male <input type="checkbox"/>		
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	(dd/mm/yyyy)
Postal Address	<input type="text"/>					
Town/Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	
Your preferred contact number	<input type="text"/>					
Your preferred contact time (business hours)	<input type="text"/>					

Section 3: Select your units

Select the total number of units you wish to apply for:

Death Only

5 units

6 units

Death and Total & Permanent Disablement (Death and TPD)

5 units

6 units

To work out the amount of cover per unit you are entitled to, please refer to 'The Cost of your Insurance and Benefits Payable' section in the current Bendigo SmartStart Super Insurance Guide available on our website.

Step 4: Insurance opt-in election

We are required to cancel your insurance cover if no contributions have been received into your account for a period of 16 continuous months (inactive), unless you instruct us otherwise in writing.

I elect to maintain insurance cover held in respect of this account in the event my account becomes inactive.

I understand that insurance premiums for the insurance cover I have elected to retain will continue being charged to my account and I can request to cancel my insurance at any time. My cover will continue to be subject to the existing insurance terms and conditions.

Section 5: Eligibility Questions

Note: If you tick yes to any of the questions below, you are not eligible for this Special Offer under the Plan. However, you can still apply for additional insurance cover by completing an Application for Insurance (including the Personal Health Statement) available on the Plan's website.

1. Please answer one of the following three questions (a) – (c) which applies to your employment status.

a) For an employed person:

(i) Are you, due to illness, accident or injury, currently absent from work, or restricted from or incapable of fully performing, all the duties and work hours of your usual occupation on a full-time basis (for at least 30 hours per week) even though your actual employment may be full-time, part-time or casual?

Yes No

(ii) Have you been absent from work, due to any illness, accident or injury (excluding the flu or cold) for a total of seven or more days in the last 12 months prior to the date of the application?

Yes No

b) For an unemployed person whose sole occupation is NOT the performance of unpaid Domestic Duties (as defined in the current Bendigo SmartStart Super Insurance Guide):

(i) Are you, due to illness, accident or injury, currently incapable of fully performing all the duties and work hours of your usual occupation on a full-time basis (for at least 30 hours per week) without any limitation?

Yes No

(ii) Have you had an illness, accident or injury (excluding the flu or cold) that meant you were incapable of fully performing all the duties and work hours of your usual occupation for a total of seven or more days in the 12 months prior to the date of the application?

Yes No

c) For an unemployed person whose sole occupation is the performance of unpaid Domestic Duties:

(i) Are you, due to illness, accident or injury, currently incapable of fully performing all of your Domestic Duties without any limitation?

Yes No

(ii) Have you had an illness, accident or injury (excluding the flu or cold) that meant you were incapable of fully performing all the duties and work hours of your Domestic Duties for a total of seven or more days in the 12 months prior to the date of the application?

Yes No

2. Have you been diagnosed with, or do you suffer from, an illness that may cause permanent inability to work or reduces or likely to reduce your life expectancy to less than 12 months from the date of this application?

Yes No

3. Have you ever had an application for death, death and total and permanent disablement or income protection cover declined / deferred or accepted and / or offered with any alternative terms, a premium loading, limitation or exclusion added for insurance including but not limited to pre-existing condition exclusions, or restrictions in regards to medical or other conditions?

Yes No

4. Have you ever been paid or eligible to be paid, have you ever lodged a claim, or are you entitled to lodge or in the process of lodging a claim, for any illness or injury through a Superannuation Fund, Workers' Compensation, other Government benefits (such as sickness benefit, invalid pension) or any insurance policy providing total and permanent disablement, terminal illness or income protection, or, accident or sickness cover?

Yes No

Section 6: Privacy Statement

Your Privacy

Sandhurst

Sandhurst collects, uses, and discloses your personal information (including health and sensitive information) on behalf of TAL so that TAL may assess, verify and process your application and any claim made. If the information requested is not provided, your application for insurance or any insurance claim may not be processed.

Sandhurst and its agents may collect or disclose information relating to you or your application or any claim you may make to TAL, financial advisers, reinsurers, superannuation trustees, past or present medical practitioners, health professionals, hospitals, government department(s) which retain health records or as part of our regulatory requirements, personal accountants, current or former employers, lawyers or claim investigators and other third party service providers.

Some of the organisations we disclose your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1800 033 426.

If you have provided Sandhurst with information about another person, you undertake to advise them that:

- Sandhurst collects holds and uses the personal information for the purposes set out in this privacy statement
- their personal information may be disclosed to a third party
- they may access or correct any personal information held about them.

You should read Sandhurst's privacy policy which contains information about how you can gain access to and seek correction of your personal information, how you can complain about a breach of the privacy laws by Sandhurst and how Sandhurst will deal with a complaint. Sandhurst's privacy policy is available at www.sandhursttrustees.com.au or by telephoning 1800 033 426.

TAL

As the insurer, TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles. The way in which TAL, as insurer, collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at www.tal.com.au/Privacy-Policy or free of charge on request to TAL using the contact details below.

GPO Box 5380
Sydney NSW 2001
Telephone: 1300 209 088
Fax: 1800 300 072
Email: customerservice@tal.com.au

If you want to know more about TAL's approach to privacy you can contact TAL's Privacy Officer. In addition, the website of the Office of the Australian Information Commissioner at www.oaic.gov.au also contains a great deal of useful information about privacy matters, although TAL is not responsible for the content on that website.

TAL may collect, use or disclose your personal and sensitive information to assess, verify and process an insurance policy application or to process a claim.

Your information may be collected from or disclosed to other entities under current privacy legislation and these may include medical practitioners, health professionals, employers, superannuation trustees and their administrators where relevant, reinsurers, accountants, lawyers and Government departments where authorised or required by law.

Section 7: Declaration and signature

I confirm that the above statements are true and correct, and agree to abide by these requirements.

Yes No

- I acknowledge that I have read the current Bendigo SmartStart Super Product Disclosure Statement (PDS) and the current Bendigo SmartStart Super Insurance Guide.
- I acknowledge and agree that the information contained in the PDS is only a summary of the main terms and conditions of the insurance offered under the Plan and I agree that I can access the full terms and conditions governing the insurance arrangements by contacting Sandhurst's Client Services Team on 1800 033 426
- I acknowledge that I have read the notice explaining my duty of disclosure in Section 1 above and understand that this duty also applies until formal notification of acceptance.
- I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
- I acknowledge that I may be asked to complete a Medical Consent Authority to allow collection of health information from my health providers. Failure to complete the consent form may cause TAL to not consider my application or delay my application.
- I have read the Privacy Statement in Section 6 of this application, and consent to my personal information (including health and sensitive information) being collected, used or disclosed by Sandhurst or TAL or its external service providers / contractors as contemplated in this form, including collecting it from, or disclosing it to, any medical practitioner or third party as required to assess, verify or process my application or any claim I may make. This consent applies to any health and sensitive information Sandhurst or TAL collects on this form or future forms in relation to this insurance.

Signature

Date

 / /

Please sign and return this form to:

Bendigo SmartStart Super

GPO Box 264

Melbourne VIC 3001

Client Services Team: 1800 033 426