

Application for Standard Insurance Cover



Complete this form to opt-in to Standard Cover through your Slate Super account.

You have 60 days from joining Slate Super to opt-in to Standard Cover. If you don't opt-in to Standard Cover within 60 days of joining Slate Super, you may only be able to obtain Death Only or Death and TPD cover by applying for Voluntary Cover subject to acceptance by the Insurer.

You should read the Insurance Guide for Slate Super before completing this form. The Insurance Guide can be obtained from www.slatesuper.com.au or on request by phoning 02 8074 1772.

This form may be posted to **Slate Super PO BOX 1282, Albury NSW 2640.**

IMPORTANT: You are applying to enter into a contract of insurance. As such, you have a duty to disclose all relevant information. Failing to provide the insurer with full and accurate information could result in your insurance cover being cancelled and any claim for benefits could be denied, so it is vital you answer all questions fully and accurately.

1. Personal Details

Given Name(s)	Surname		
Member Number	Date of Birth		Gender
	DD	MM	YYYY
			Female Male
Mobile Phone Number	Email Address*		
Residential Address	City	State	Postcode

* By providing your email address, you consent and authorise us to send you communications or information, including information required by law, via email or similar technologies. Your details will never be passed onto a third party other than in accordance with our Privacy Policy. You can unsubscribe from our non-essential emails at any point or elect to receive communications by post by contacting Slate Super on **02 8074 1772** or via email at info@slatesuper.com.au or in writing at **PO Box R1979, Royal Exchange NSW 1225.**

2. Insurance Application Information

Are you an Australian Citizen or Permanent Resident?*	Yes	No
Are you Gainfully Employed for 20 hours or more per week?^	Yes	No

* If you are not an Australian Citizen or Permanent Resident, Slate Super is unable to offer you insurance cover in accordance with the terms of our insurance policy. For more information, please refer to the Insurance Guide.

^ If you are not Gainfully Employed at the date of application, the Insurer will apply the Blue-Collar occupation classification rating to your account. You may change your Occupation Category at a later date by completing the Personal Statement Member's Declaration Form.

Please select your occupation class from the list below:

Note: Your occupation category may impact the amount of cover you are eligible for and/or the cost of your cover.

Professional White Collar Light Blue Collar Blue Collar Heavy Blue Collar

3. Insurance Selection

- Members who are Gainfully Employed as Permanent Employees or Contractors working at least 20 hours per week are eligible for Death and TPD cover.
- Members who are Gainfully Employed as Permanent Employees or Contractors working less than 20 hours per week, or Gainfully Employed as Casual Employees, and members who are not Gainfully Employed, are eligible for Death Only cover.
- Age limits also apply. You must be aged 15-54 to apply for Death and TPD cover. You must be aged 15-64 to apply for Death Only cover.

Please select the type of cover you would like to apply for.

You may only select ONE of the following options.

Death only

Death & Total Permanent Disability

4. Declaration and Signature

Your Duty of Disclosure

You have a duty to tell the Insurer anything that you know, or could reasonably be expected to know, which may affect the Insurer's decision to insure you and any other Insured Member and on what terms. You and the Policy Owner have this duty until the Insurer agrees to insure you, and also before you extend, vary or reinstate the insurance cover. If you fail to disclose these things to the Insurer, the Insurer may treat this as a failure to comply with this statutory duty. Any failure by you to disclose may also be treated as a failure by the Policy Owner to comply with this statutory duty. The Insurer may then have the rights described in the "if you do not tell the Insurer something" section of the Insurance Guide.

You do not need to tell the Insurer anything that:

- reduces their risk; or
- is common knowledge; or
- the Insurer knows or should know as an insurer; or
- The Insurer waives your duty to tell them about.

If You Do Not Tell the Insurer Something

The Insurer has a number of rights in the event of non-disclosure. In exercising these rights, the Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the Insurer may apply the following rights separately to each type of cover.

The rights are as follows:

- If you do not tell the Insurer anything you are required to, and the Insurer would not have provided the insurance if you had told them, the Insurer may avoid the contract within 3 years of entering into it.
- If the Insurer choose not to avoid the contract, the Insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the Insurer everything you should have. However, if the contract provides cover on death, the Insurer may only exercise this right within 3 years of entering into the contract.
- If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time vary the contract in a way that places the Insurer in the same position the Insurer would have been in if you had told the Insurer everything you should have. However, this right does not apply if the contract provides cover on death.
- If the failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

4. Declaration and Signature

By completing this form, I declare that:

- All the details I have provided are true and correct.
- I have read and understand the information in the Slate Super Insurance Guide and related documents.
- I consent to the collection, use and disclosure of my personal information in line with the Slate Super Privacy Policy.
- I acknowledge that the details I have included will be used for the purpose of accessing my eligibility for standard insurance cover.
- I understand that in choosing to have insurance cover in my super account, insurance premiums will be deducted from my super account to pay for insurance cover and this will reduce my super balance.
- I understand that my super account will need to have sufficient funds to pay for my insurance premiums.
- I understand that the making of a false statement or the failure to provide all or part of the information required, or the failure to consent to the Insurer obtaining such information as it requires, means that this application will not be assessed and processed.

By submitting this application for Standard Insurance Cover, I elect for the Trustee to take out and maintain insurance cover in relation to my Slate Super account, even if:¹

- My account becomes inactive (i.e. no contributions received) for a continuous period of sixteen months or longer;
- My account balance is less than \$6,000; and/or
- I am under the age of 25.

I acknowledge that, by submitting this application on the submission date indicated, I have elected for the benefits to continue in accordance with superannuation law regardless of the factors above (subject to meeting the policy terms including premium requirements), and that I can cease the insurance by submitting a request to info@slatesuper.com.au.

Signature

Date

DD	MM	YYYY
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¹ Insurance through superannuation can be tax effective and potentially cheaper than insurance funded through after-tax salary or savings. However, premiums incurred from unnecessary, unwanted, or unsuitable insurance cover can inappropriately erode member balances and, as a result, the savings available to members at retirement.

It's important to note that you may have multiple superannuation accounts and may therefore be paying duplicate sets of premiums. For information on how to keep track of your super, you can visit the ATO website <https://www.ato.gov.au/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/>

Prior to making any decision in relation to insurance through Slate Super you should determine whether the cover is right for you. Among other things, you should check if you have any other insurance cover and check if the terms of cover, including the premiums, level of cover and any applicable restrictions or exclusions, are appropriate for your needs and circumstances; and consider speaking to a licensed or authorised financial adviser.