

Virgin Money Super Life Events Cover Increase Application Form

What's this form for?

When a specific life event occurs, you can increase your Death only cover or Death and TPD cover by 25% of your existing amount of Cover (to a maximum increase of \$250,000) without having to provide any information about your health.

A specific life event is any of the following:

1. You or your spouse giving birth to or adopting a child
2. Getting married or divorced
3. In an interdependent relationship
4. Taking out or increasing the mortgage on your principal place of residence by \$100,000 or more
5. Your dependent child starting secondary school
6. Completing an apprenticeship

To take up extra cover under this option:

- you must currently hold Death only or Death and TPD Insurance cover with Virgin Money Super
- the specific life event must have occurred after your cover through Virgin Money Super started
- you must not have lodged or be entitled to make a claim in relation to any life insurance policy
- this application and supporting documentation must be received by Virgin Money Super within 90 days of the specific life event occurring except for an interdependent relationship which requires evidence of being in an interdependent relationship for 2 years. Application for an interdependent relationship as a life event should occur 90 days after the relationship has existed for 2 years
- you must not have increased your cover under this option in the previous 12 months or on 3 previous occasions
- you must not have had a previous application for insurance declined by the Insurer that previously provided or currently provides Death and TPD insurance cover.

About the insurer

Virgin Money Super's insurer is Zurich Australia Limited ABN 92 000 010 195 (Zurich). To understand what insurance cover is all about, be sure to read the current Virgin Money Super Product Disclosure Statement (PDS), Product Guide and Insurance Guide which is available at [virginmoney.com.au/super](https://www.virginmoney.com.au/super) or by contacting our Customer Care Team on **1300 652 770**.

Your privacy

The personal info you provide on this form is 100% confidential. To see how we use it, you can download the Zurich privacy policy from <https://www.zurich.com.au/important-information/privacy.html>

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. To meet this duty, you must also take reasonable care not to make such a misrepresentation.

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 also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

Not meeting your legal duty can have impacts on your insurance application. Your application for Life Events could be declined or avoided (treated as if it never existed). It may also mean you're not able to claim on the Life Events portion of your cover. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

About this application

When you apply for a life event increase, in addition to your existing insurance, the insurer conducts a process called underwriting. It's how the insurer decides whether it can provide cover, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. The information given to us in response to our questions is vital to our decision.

When you apply for insurance benefits through a superannuation fund or ask to extend or make changes to existing insurance benefits, the fund trustee may pass on to us personal information you provide to them. You also therefore need to take reasonable care not to make a misrepresentation when providing this information to the fund trustee.

If your application is successful, the Life Event portion of your cover will be on Tailored aged based rates. The Tailored age based rates and how to calculate the cost of this cover can be found in the Insurance Guide.

Continued over

Guidance for answering our questions

You are responsible for the information you provide to us. When answering our questions and providing documentation, you should:

- think carefully about each question before answering. If you are unsure of the meaning of any question, please ask us before you respond;
- answer every question and provide the complete documentation required in step 2 below; and
- review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections).

Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you would now answer our questions differently. It could save time if you let us know about any changes as and when they happen. This is because any changes might require further assessment or investigation.

Notifying the insurer

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

Telephone contact

After you submit your application, we may contact you by phone to collect any information missing from your application. The information you provide will be recorded and used in the assessment of your application for insurance cover. The need for you to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into also applies during any phone contact with us.

What can we do if the duty is not met?

If you do not take reasonable care not to make a misrepresentation, there are different remedies that may be available to us.

These are set out in the Insurance Contracts Act 1984 (Cth).

They are intended to put us in the position we would have been in if the duty had been met.

If the duty is not met we may avoid the Life Event increased portion of cover, vary the amount of cover or vary the terms of the cover.

Whether we can exercise one of these remedies depends on a number of factors, including all of the following:

- whether you took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was
- what we would have done if the duty had been met – for example, whether we would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent
- in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we will explain our reasons, how to respond and provide further information, and what you can do if you disagree.

If you need help

It's important that you understand this information and the questions we ask. Ask us for help if you have difficulty answering our questions or understanding the application process.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help and can provide additional support for anyone who might need it. You can have a support person you trust with you.

For assistance call our Customer Care Team on **1300 652 770** (Mon to Fri 8am to 6pm (AEST)).

COMPLETE YOUR PERSONAL DETAILS

[illegible]

STEP 2

SPECIFIC LIFE EVENT

Please select the life event that has occurred within the last 90 days.

Life Event	Date of event	Documents required
<input type="checkbox"/> Birth or adoption of your child	DD/MM/YYYY	A copy of the birth certificate for your child or the adoption documentation.
<input type="checkbox"/> Your marriage	DD/MM/YYYY	A copy of your Marriage Certificate.
<input type="checkbox"/> Your interdependent relationship	DD/MM/YYYY	A copy of evidence that establishes the subsistence of that relationship for at least two years. This could be a statutory declaration.
<input type="checkbox"/> Your divorce	DD/MM/YYYY	A copy of your Divorce Certificate.
<input type="checkbox"/> You have taken out or increased a mortgage by more than \$100,000	DD/MM/YYYY	A copy of the mortgage documents showing the effective date of the mortgage, and where increasing, the increased amount and effective date of the mortgage.
<input type="checkbox"/> Your dependent child starting secondary school	DD/MM/YYYY	A copy of the letter of enrolment from the school and your child's birth certificate.
<input type="checkbox"/> Completing an apprenticeship	DD/MM/YYYY	A copy of the document issued by the TAFE or employer confirming apprenticeship.

Important note: Please attach a copy of the relevant document(s) that proves the event you've selected occurred within 90 days prior to us receiving your completed application. The document must be issued by a relevant government body (e.g. Registry of Births, Deaths and Marriages) or accredited mortgage provider. An interdependent relationship means a close personal relationship between two people who live together, where one or each of them provides the other with financial support, and one or each of them provides the other with domestic support and care. You can apply for this life event 90 days after you've been in an interdependent relationship for 2 years.

STEP 3

TYPE OF COVER

Please let us know if you wish to apply for an increase to:

☐ Your Death only cover ☐ Both your Death and TPD cover

STEP 4

AUTHORISATION

☐ I authorise Zurich's underwriting service representative to contact me by phone and/or email if further information is required.

I can be contacted during the following times:

☐ Monday ☐ Tuesday ☐ Wednesday ☐ Thursday ☐ Friday ☐ Any business day

Between and

Please tick your preferred contact method: ☐ home phone ☐ work phone ☐ mobile phone

I declare and agree as follows:

- I have read the duty to take reasonable care and I am aware of the consequences if I do not meet my duty. I understand that my duty to take reasonable care continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- The answers that I have provided to questions and the documentary evidence I've provided is true and correct.
- I understand that my application for Life Events insurance cover will not become effective until my application has been accepted by Zurich Life in writing and provided my Virgin Money Super account has adequate funds to meet the premium payable.
- I acknowledge that if I don't complete this form correctly or I don't sign and date this declaration, my application won't be considered and any insurance cover I currently have will not be affected.
- I understand and accept that all the terms and conditions, including individual conditions, exclusions or restrictions, that currently apply to my existing Cover will also apply to any increased cover.
- I have read and understood the Virgin Money Super Product Disclosure Statement (PDS), Product Guide and Insurance Guide.
- I have read the Zurich Life Privacy Statement below. The Privacy Policy details how Zurich Life manages personal information. It is available free of charge and may be downloaded from <https://www.zurich.com.au/important-information/privacy.html>.
- I consent to the collection, use, storage and disclosure of my personal information as set out in Zurich Life's Privacy Statement.
- If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that Zurich Life require me to inform the person concerned that I have done so and direct them to Zurich Life's Privacy Policy which is located at <https://www.zurich.com.au/important-information/privacy.html>.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in Virgin Money Super's insurance policy with Zurich Life as changed from time to time.
- I acknowledge that if this application is declined, any of my existing cover on the date of this application will continue on same terms, including but not limited to any pre-existing condition exclusion(s).
- I acknowledge that any information received by Zurich Life in relation to this application may be used when assessing my existing or future claim, and may operate as an exclusion to my claim. This is irrespective of whether this application is accepted or declined.
- I understand that I may cancel my existing cover at any time.

Signature

X

Date

/ /

Print name

Send your completed form to:

**Virgin Money Super
GPO Box 4650
Melbourne VIC 3001**