

# Life Events Cover 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. You are in an Interdependent Relationship for at least 2 years
4. Taking out a new mortgage, or increasing an existing mortgage (excluding re-draw and refinancing) by at least \$100,000 on your principal place of residence
5. Your dependent child starting secondary school
6. Completing an apprenticeship

### To take up extra cover under this option:

- 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 at least 2 years
- 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
- you must not have increased your cover under the Life Events option in the previous 12 months or on 3 previous occasions
- you have not previously had an Application declined by the Insurer.

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



This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.

## About the Insurer

Virgin Money Super's Insurer is TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (the Insurer).

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://virginmoney.com.au/super) or by contacting our Customer Care Team.

## About this application

You will need to answer a few short questions (Step 2) so that we can assess your eligibility for Life Events additional cover.

## If you need help

For assistance call our Customer Care Team on **1300 652 770** Monday to Friday 8am to 6pm (AEST/AEDT).

## Duty to take reasonable care not to make a misrepresentation

### Underwriting

When you apply for cover, the Insurer may conduct a process called underwriting. It's how the Insurer decides whether they can cover you, and if so, on what terms and at what cost.

The Insurer will ask questions they need to know the answers to. These may be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give to the Insurer in response to their questions is vital to their decision.

### 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 before the contract of insurance is entered into.

A misrepresentation may be made if you give a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty applies to applications for new insurance and also applies when adding to or increasing existing insurance, and reinstating insurance.

### If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. There are different remedies that may be available to the Insurer. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put the Insurer in the position it would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or an insurance benefit being reduced.

Please note that there may be circumstances where the Insurer later investigates whether the information given during your application was true. For example, the Insurer may do this when a claim is made.

Before any of these remedies are applied, you will be provided with the reasons and the evidence that the Insurer has relied on, and what you can do if you disagree.

### Guidance for answering underwriting questions

You are responsible for the information provided in your application. When answering their questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the Insurer before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please ask us or include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your financial adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

### Changes before your cover starts

Before your cover starts, the Insurer may ask if there have been any changes to your circumstances that would change your answers to one or more of the application questions. 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 you need help

It's important that you understand this information and the questions asked in the application. Ask us, or a person you trust, such as your adviser for help if you have difficulty understanding the process of buying insurance or answering the questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

### Notifying the Insurer

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

Virgin Money Super customer number

Date of birth   /   /

Given names

Surname

EmailTelephoneMobileResidential AddressSuburbStatePostcode

Postal Address (if different from above)

SuburbStatePostcode

Are you an Australian Resident (or hold an Australian Visa entitling you to residency or employment)?

☐ Yes ☐ No

I confirm that:

- \* I have not previously obtained more cover under the Life Events Cover Option more than 3 times or within the last 12 months.

☐ True ☐ False

- \* I have never had an application declined by the Insurer.

☐ True ☐ False

- \* I have not made, nor am I entitled to make a claim in relation to any life insurance policy, whether issued by the Insurer or any other insurer.

☐ True ☐ False

If you answered **False** to any of the statements above you cannot proceed with this application to obtain more cover.

### Step 3: 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. The document must be issued by a relevant government body (e.g. Registry of Births, Deaths and Marriages).
<input type="checkbox"/> Your marriage	DD/MM/YYYY	A copy of your Marriage Certificate. The document must be issued by a relevant government body (e.g. Registry of Births, Deaths and Marriages).
<input type="checkbox"/> Your interdependent relationship	DD/MM/YYYY	A copy of evidence that establishes that the relationship has existed for two years. This could be a statutory declaration. 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 after you've been in an interdependent relationship for two years.
<input type="checkbox"/> Your divorce	DD/MM/YYYY	A copy of your Divorce Certificate. The document must be issued by a relevant government body (e.g. Registry of Births, Deaths and Marriages).
<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 amount of the mortgage immediately preceding the increase and the current level of the increased mortgage, and effective date. The document must be issued by an accredited mortgage provider.
<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 or adoption documentation.
<input type="checkbox"/> Completing an apprenticeship	DD/MM/YYYY	A copy of the document issued by the TAFE or employer confirming apprenticeship the apprenticeship has concluded.

**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.

### Step 4: 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

## Your privacy

Mercer collects your personal information and will use it to manage your superannuation benefits and give you information about your super.

Your personal information will be disclosed to Virgin Money. Both Virgin Money and Mercer may supply you with information about other products and services offered by them and our related companies, to conduct customer satisfaction research or improve products and develop new products. Call the Customer Care Team on **1300 652 770** if you do not want to receive marketing material from Virgin Money and Mercer.

If you don't provide your personal information or otherwise authorise us to collect this information from third parties, we may not be able to provide you with one or more of our products or services.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations to manage your super, including your employer; the fund's administrator; our professional advisors; insurers; our related companies which provide services or products relevant to your super; any relevant government authority that requires your personal information to be disclosed; and our other service providers that help manage your super.

To manage your super, your personal information will be disclosed to Mercer's service providers in another country, most likely at the administrator's processing centre in India. It may also be disclosed to some of Virgin Money's partners, service providers and other third parties in New Zealand, Philippines, India, Singapore, the United States of America, United Kingdom, Spain and Israel. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies include more details about how we deal with your personal information and who you can talk to if you wish to access and/or correct information we hold about you. These policies also include details about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

You can read Virgin Money's Privacy Policy online at [virginmoney.com.au/super](http://virginmoney.com.au/super) and Mercer's Privacy Policy at [mercersuper.com.au](http://mercersuper.com.au) or you can obtain a copy by calling the Customer Care Team. If you have a question or you have a complaint about a breach of your privacy, please contact our Customer Care Team or write to Mercer's Privacy Officer, Mercer Superannuation (Australia) Limited, GPO Box 4303, Melbourne VIC 3001 or Virgin Money's Privacy Officer, Level 8, 126 Phillip Street, Sydney NSW 2000, or email [privacy@virginmoney.com.au](mailto:privacy@virginmoney.com.au).

## Step 5: Your declaration

I declare that:

- I have received, read and understood the Virgin Money Super Insurance Guide.
- The answers that I have provided to all the questions and declarations are true and correct.
- I have read the 'Duty to take reasonable care not to make a misrepresentation' section included in this form and understand my duty.
- I have read the 'Your privacy' section and consent to the collection, use, storage and disclosure of my personal information (including health information).
- I understand that Life Events additional cover will not commence until I have been advised in writing of its acceptance.
- I understand that any Death and TPD cover I have applied for will be in addition to any Automatic Insurance cover or Tailored Insurance cover I may already hold within my Virgin Money Super account.
- I understand that insurance premiums will be deducted from my Virgin Money Super account balance.
- I agree to any remaining insurance continuing, even if my account is, or becomes, inactive. Inactive means no contributions or rollovers have been received into my Virgin Money Super account for a continuous period of 16 months (or longer).
- I understand that I can cancel my insurance cover at any time in the future.

Signature

Date

 /  / 

Print name

## 3 easy ways to return your form

To make submitting your completed form as simple as possible, we've provided three easy options for you to choose from. Please read through the choices below and select the one that's most convenient for you.



### Log in online

The fastest and more secure way to send back your forms is through the contact us page within your online account. Simply save and attach the PDF of your completed form and you're done.

Login at [virginmoney.com.au/super](https://virginmoney.com.au/super)



### Email Us\*

Another way to send back your form is via email. It's quicker if you use your email address you use to log in and send to

**MST@Mercer.com**

*Please note this is a 'no-reply' mailbox and is not monitored.*



### Post it back

Otherwise, you can always send it back to us using the below postal address

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

#### \*Email note:

- This is a 'no-reply' mailbox and should only be used to submit a form. If you have an inquiry, please submit this via the contact us page or call the helpline on **1300 652 770**
- The file formats accepted for form submissions are PDF, JPEG, PNG, and JPG
- Only one form per email avoids confusion and ensures each form and it's supporting documentation is processed correctly
- Total of 6 attachments per form/email with a maximum size limit of 14MB