

Life events cover

MLC Limited is the appointed Insurer for the Qantas Superannuation Plan.

You may apply to increase your Voluntary Cover or Basic Cover (if you are a member of Gateway) without providing evidence of good health if you experience a life event while you have insurance cover in Qantas Super. Please provide evidence of the life event within 90 days of the event occurring.

Before completing this form, please make sure you read Qantas Super's Voluntary Cover Insurance Guide and if you are a member of Gateway, the Qantas Super Gateway Product Disclosure Statement (Gateway PDS) for information on eligibility.

Section 1 Member details

Policy number (office use only)	Member number	Policy name
<input type="text"/>	<input type="text"/>	<input type="text" value="Qantas Superannuation Plan"/>
Title	First name	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Family name		
<input type="text"/>		
Date of birth (DD/MM/YYYY)	Email	
<input type="text"/>	<input type="text"/>	
Address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home telephone	Business telephone	Mobile
<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 2 Occupation Group Rating

Please refer to Qantas Super's Voluntary Cover Insurance Guide for explanation and examples.

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Section 3 Additional cover required

You can apply for up to \$50,000, in multiples of \$10,000 of Voluntary Cover and/or Basic Cover (if you are a member of Gateway). An overall lifetime maximum of \$50,000 applies to increases in Voluntary Cover. If you have Basic Cover, an overall maximum of \$200,000 applies to increases in Voluntary Cover and Basic Cover combined. The total insurance cover provided is subject to the maximum benefit limits of Qantas Super.

Type of insurance required Death Death and Total and Permanent Disability Amount required:

All documentation must be certified as a 'true and complete' copy of the original by one of the authorised persons listed in the Voluntary Cover Insurance Guide available on the Qantas Super website and provided within 90 days of the event occurring.

Have you previously applied for Life Events Cover for this event?

- Yes
 No

Have you previously received a benefit, or are you eligible to receive a benefit from a similar insurance policy?

- Yes
 No

Date of event (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Life event	Documents required
<input type="checkbox"/> Marriage or divorce	A certified copy of your marriage certificate or divorce papers
<input type="checkbox"/> You have a child or legally adopt a child	A certified copy of the birth certificate or adoption papers
<input type="checkbox"/> You are granted a home loan from a financial institution on the initial purchase of a principle place of residence	A certified copy of the loan documents from the mortgage lender, including the amount of the drawdown loan (not just approval)
<input type="checkbox"/> You renovate your home where this is your principal place of residence	A certified copy of the letter from the lender confirming the amount of the drawdown loan to cover the cost of renovation
<input type="checkbox"/> Your spouse dies	A certified copy of the death certificate
<input type="checkbox"/> You complete your first undergraduate degree at an Australian University	A certified copy of your degree qualification
<input type="checkbox"/> You become a carer for the first time	A certified copy of documents from Centrelink
<input type="checkbox"/> Your dependant child starts secondary school	A certified copy of the enrolment confirmation from the secondary school

Please note the same premium rates, terms and conditions (including any restrictions and/or exclusions) that apply to your existing cover will also apply to this increase in cover.



Section 4 Your duty of disclosure

When you apply for a life insurance policy, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect its 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 policy.

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 us about.

Where the Qantas Super Trustee obtains life insurance from the Insurer on you, the Trustee requires you to make full disclosure to it on the same basis. The Insurer relies on the disclosures that you or the Trustee makes to them.

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate policies 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 policy within 3 years of entering into it.

If they choose not to avoid the policy, 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 the insurer everything you should have. However, if the policy provides cover on death, they may only exercise this right within 3 years of entering into the policy.

If the insurer chooses not to avoid the policy or reduce the amount you have been insured for, they may, at any time vary the policy in a way that places the insurer in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the policy provides cover on death.

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

Section 5 Declaration

Please review this declaration and sign you agree to it.

I understand and agree:

- I've read Qantas Super's current Voluntary Cover Insurance Guide and if I am a member of Gateway, the Gateway PDS which explains the terms and conditions that will apply to me once my application has been accepted;
- I've read and understood the duty of disclosure and I understand the duty continues until the Insurer accepts my application and agrees to provide the requested insurance;
- The information provided in this application is true and complete;
- My increased insurance will not start until I receive written confirmation the Insurer has accepted my application; and
- I acknowledge that I have access to the Insurer's privacy policy which is available on mlc.com.au and which sets out how my personal information may be collected, used, disclosed and handled and how I may also access that information.

Member's signature

	Date (DD/MM/YY)					
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Section 6 Send us your form

Please mail your completed, signed and dated form to:

Qantas Superannuation Plan
GPO Box 4303
Melbourne Vic 3001

Website: www.qantassuper.com.au
Fax: 03 9245 5827

For more information or assistance with completing this form, please contact the Qantas Super Helpline on **1300 362 967** (from overseas **+61 3 8687 1866**).



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Qantas Superannuation Limited (ABN 47 003 806 960 AFSL 288330) (QSL, we, us, our or Trustee) as Trustee for the Qantas Superannuation Plan (ABN 41 272 198 829) (Qantas Super) www.qantassuper.com.au

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