

Life event

About this form

You may apply to increase your Voluntary Cover or Basic Cover in Gateway without the need for medical evidence, if you have experienced any of the below life events.

Your application to increase your cover under Life Events and the required documentation to support the life event must be provided **within 90 days** of the life event occurring:

- marriage or divorce;
- birth or legal adoption of a child or children;
- grant of a home loan from a financial institution on the initial purchase of a principle place of residence or for the purpose of home renovations;
- death of your spouse;
- completion of your first undergraduate degree at an Australian University;
- you become a carer for the first time; or
- your dependent child starts secondary school.

You can apply to increase your cover in multiples of \$10,000 with a maximum increase of \$50,000, and the total amount of cover you hold (including all Standard Cover, Basic Cover and Voluntary Cover) must not exceed the maximum amount of insurance cover permitted under your policy.

Any loadings or exclusions that apply to existing cover will also apply to the cover granted under the life events option.

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- MetLife will be treating this contract as a 'consumer insurance contract'.
 - Please answer all the questions accurately and provide additional information wherever requested.
 - The person to be insured must complete this application and initial any changes.
 - As part of the overall assessment process MetLife will contact you if further information is required.

Privacy - Use and disclosure of personal information

Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process. MetLife's Privacy Policy is readily available and can be viewed at www.metlife.com.au/privacy.

Your privacy as a member of Qantas Super

The information you provide in this form is collected and held by Qantas Super to administer your insurance within your Qantas Super account. If you don't provide the requested information, Qantas Super may be unable to properly administer your insurance. Your personal and sensitive information will only be disclosed to Qantas Super staff as required, MetLife Insurance Limited, our legal or other professional advisors if reasonably necessary and where required to by law. The Qantas Super Privacy Policy provides information about overseas disclosure of personal information, how you may access and seek correction of your personal and sensitive information as well as how you can make a complaint about a breach of the Australian Privacy Principles or the Privacy Act 1988. You can view Qantas Super's Privacy Policy at qantassuper.com.au/privacy.

Duty to take reasonable care not to make a misrepresentation - Important information before commencing this application

There is a duty to take reasonable care not to make a misrepresentation when applying for insurance. Before answering the questions in this application form it is important that the person answering the questions carefully reads the 'Duty to take reasonable care not to make a misrepresentation' section on pages 3 - 4 of this form which explains the duty, the consequences of not complying with the duty, and guidance for answering the questions. If the duty is not complied with, MetLife may be able to avoid or change cover; this means a benefit may not be able to be claimed or the amount we pay may be reduced.

Section 1. Your details

Qantas Super member number

Title	Given name(s)	Surname		
Residential address	Suburb	State	Postcode	
Postal address (if different to above)	Suburb	State	Postcode	
Date of birth (dd/mm/yyyy)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Email address		
Contact number	Preferred time of contact <input type="checkbox"/> Morning (9am-12pm) <input type="checkbox"/> Afternoon (12pm-6pm) <input type="checkbox"/> Anytime			

Section 2. Additional cover required

1. You can apply for additional Death or Death and TPD Cover up to \$50,000 in multiples of \$10,000 for Voluntary Cover or Basic Cover in Gateway only.

Please tell us if you wish to increase your Voluntary Cover or Basic Cover in Gateway:

- Voluntary Cover (please complete Section 3)
 Basic Cover

Please tell us the amount of insurance required in multiples of \$10,000 (maximum of \$50,000):

- | | |
|---|----|
| <input type="checkbox"/> Death Cover only | \$ |
| <input type="checkbox"/> Death and Total and Permanent Disability Cover (TPD) | \$ |

Please refer to the Voluntary Cover Insurance Guide or Qantas Super Gateway Member Guide Product Disclosure Statement for maximum limits that may apply.

Section 3. Your occupational rating

2. Please select your occupational group if you are applying to increase your Voluntary Cover only:

a) Group 1 – Working mainly in a sedentary capacity or performing light manual duties within an office or retail environment, with less than 20% of time spent outdoors. <i>Examples include: Telephone Sales Consultants, Customer Service Agents, Customer Sales Agents, Executives, Senior Professional Group (SPG) positions.</i>	<input type="checkbox"/>
b) Group 2 - Flight crew, skilled trades workers performing a moderate amount of manual work. <i>Examples include: Avionics Maintenance Engineer (AME), Cabin Crew, Chef, Home duties, Licensed Aircraft Maintenance Engineer (LAME), Technical Crew, Pilots</i>	<input type="checkbox"/>
c) Group 3 – Mainly performing manual work, or skilled workers performing heavy manual work. <i>Examples include: Airline Service Operators, Airline Service Attendants, Apprentices, Catering Service Attendants, Apprentices, Ground Crew/Ramp Services, Store Persons</i>	<input type="checkbox"/>

Note – If you have been unemployed or in full time home duties for more than 12 months please select Group 2. If you are still unsure of your occupation please advise your job title and describe your main occupation duties:

Section 4. Life event

3. Please provide details of your life event and select the specific life event you are applying under to increase your cover. The application for increased cover, plus the evidence in the table below, must be received within 90 days of the life event occurring:

Life Event	Documentation Required
<input type="checkbox"/> Marriage or divorce	A copy of the marriage certificate or divorce order.
<input type="checkbox"/> Birth or legal adoption of a child or children	A copy of the child's birth certificate or adoption certificate with your name appearing as mother or father.
<input type="checkbox"/> You become a carer for the first time	A statement confirming your relationship to the person(s) you are caring for and the nature of the care arrangements.
<input type="checkbox"/> Grant of a loan from a financial institution on the initial purchase or renovation of a principal place of residence	1. A letter from the lender showing the identity of the lender and confirming: <ul style="list-style-type: none">the amount of the loan to purchase your principal place of residence, andthe loan has been drawn-down (not just approved); and 2. A statement declaring that the mortgage property is your principal place of residence.
<input type="checkbox"/> Death of your spouse	A copy of the death certificate.
<input type="checkbox"/> Completion of your first undergraduate degree at an Australian university	A copy of your degree.
<input type="checkbox"/> A dependent child starting secondary school for the first time	A copy of the child's enrolment together with confirmation of attendance.

4. Date of the life event (dd/mm/yyyy):

- a) Have you applied for an increase in cover due to the same life event before and your application was accepted? Yes No
- b) Have you applied for an increase in cover due to the same life event before and your application was declined? Yes No
- c) Have you received or previously been entitled to receive a terminal illness or total and permanent disablement benefit payment from any insurer? Yes No

Note: If you answer Yes to either question a), b) or c) above, you are not eligible for cover under the life event option, however you can apply for additional cover by completing the 'Apply for Cover' form that is available on our website and your additional cover will be subject to acceptance by the insurer. You can download this form at qantasuper.com.au/forms.

Section 5. Information from the Insurer (MetLife) - The duty to take reasonable care not to make a misrepresentation

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

Section 5. Information from the Insurer (MetLife) - The duty to take reasonable care not to make a misrepresentation (continued)

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being avoided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

Guidance for answering our questions

When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. 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 after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any queries please contact Qantas Super on 1300 362 967.

Section 6. Declaration and signature

- I have read and understand the Duty to take reasonable care on pages 3 - 4 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- My answers to the questions are true, and I have not deliberately withheld any information or material to the proposed insurance.
- I agree to be bound by the terms and conditions set out in the MetLife Group Insurance Policy.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy - Use and Disclosure of personal information' and 'Your privacy as a member of Qantas Super'. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of these documents.
- I understand that cover under a policy does not begin until acceptance by the Insurer, of which I will be notified in writing.
- I have read and understood the Qantas Super Gateway Member Guide Product Disclosure Statement and Qantas Super Voluntary Cover Insurance Guide.

Election

- I understand that if my Qantas Super account has not received any contributions or other amounts for a continuous period of 16 months (**inactive**), superannuation legislation will prohibit Qantas Super from providing me with insurance cover unless I make an appropriate election (**election**).
- I understand Qantas Super is not permitted to provide insurance cover if my superannuation account has not had a minimum balance of at least \$6,000 (**low balance**) and/or I am under 25 years of age, unless I make an appropriate election (**election**).
- I direct Qantas Super to accept this application as an election to be provided with insurance cover even if my account is inactive, has a low balance or I am under 25 years of age.
- I understand this election will apply to all insurance cover through my account, including any cover for death, total and permanent disablement and income protection that I already hold in my account and that I am applying for in this application.
- I understand this election will continue to apply to my insurance cover, unless and until it is withdrawn by me in writing. I understand that I can withdraw my election at any time.
- I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting Qantas Super.

Signature

Date (dd/mm/yyyy)



Full name (please print)



Please return the completed form to

Qantas Super, GPO Box 4303, Melbourne VIC 3001

For assistance with the completion of this form, please contact us on **1300 362 967**.

metlife.com.au

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MetLife Insurance Limited | GPO Box 3319 | Sydney NSW 2001

metlife.com.au | ABN 75 004 274 882 AFSL NO. 238 096

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