

Transfer of Insurance Cover Application Form

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

If you have death or death and TPD insurance with another superannuation fund or under a group insurance policy or retail policy, you may be eligible to transfer your insurance into Qantas Super as Voluntary Cover or Basic Cover (if you are a member of Gateway). You will need to send us a copy of your most recent insurance statement.

Please complete and sign this form, making sure you provide all of the requested details.

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).

Once we've confirmed we accept your application, you must cancel your existing insurance within 60 days.

Section 1 Eligibility questions

If you answer 'Yes' to any of the questions below, you won't be eligible to transfer your insurance.

- a Are you currently working restricted hours in your normal occupation due to injury or illness or have you taken more than a total of 10 days off work due to illness or injury in the past 12 months?
Yes No
- b Are you currently claiming or have you put a claim into your insurer in the last two years on a disability and/or trauma policy or worker's compensation policy?
Yes No
- c Have you been diagnosed with any illness that reduces your life expectancy to less than 12 months from the date of this application?
Yes No
- d Has a premium loading been applied to any part of the cover you are applying to transfer?
Yes No

Section 2 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"/>

Section 2 Member details (continued)

Home telephone

Business telephone

Mobile

Section 3 Occupational Group Rating

Please refer to the Voluntary Cover Insurance Guide for explanation and examples.

1 2 3

Section 4 Insurance details

Name of current insurance provider or fund

The type and amount of insurance you want transferred:

Type of Insurance	Amount
a Death	\$
b Total and Permanent Disablement (TPD)	\$

If you are a member of Gateway you can choose to transfer your insurance into your Basic Cover or Voluntary Cover. Please indicate your choice below:

Basic Cover (if a member of Gateway)

Voluntary Cover

If you are not a member of Gateway your insurance will be transferred into Voluntary Cover.

Have you previously transferred insurance cover into the Qantas Superannuation Plan?

Yes

No

Please note:

- You must agree to transfer all insurance held with your existing insurance provider or fund up to Qantas Super's maximum of \$1.5 million. Any amount in excess of \$1.5 million may be retained with your existing insurance provider or fund.
- Any exclusions or non-standard terms which apply to your existing insurance will continue to apply to your insurance under Qantas Super.
- Please attach your latest insurance statement outlining the type and level of insurance you have.
- You can transfer a total of \$1.5 million over the life of your insurance. However, the total insurance cover provided is subject to the maximum benefit limits of Qantas Super.
- Your TPD insurance cannot be transferred without your death insurance and cannot exceed the amount of death insurance.
- The premium rates that apply to Voluntary Cover or Basic Cover (as applicable) will apply to your transferred insurance.
- If you are transferring insurance into Voluntary Cover, it will be rounded up to the nearest \$10,000.

The above insurance, if accepted, will be in addition to any existing insurance you have under Qantas Super. If your transfer isn't accepted, your existing level of cover will remain unchanged.

Section 5 Special acceptance terms

Any exclusions or non-standard terms which apply to your existing insurance will continue to apply.

Have any exclusions or other special terms been applied to any part of the cover you are applying to transfer?

No

Yes Please provide copies of advice from current insurer showing the terms applied to cover.

Section 6 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.

Disclosure – MLC Limited Transfer Applications

If you apply to transfer your insurance from an existing MLC policy to a new MLC policy (transfer application), the Insurer will rely on the matters disclosed and representations made to them prior to entering into the existing MLC policy and, if applicable, the matters disclosed and representations made to them with your application for a new MLC policy (including an application for any change, increase or addition to the existing MLC policy) when making a decision whether to accept the transfer application and on what terms.

If the Insurer refuses your transfer application for any reason, your existing insurance will continue unless you choose to cancel it or your insurance ends.

By submitting a transfer application you consent to this process.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Your duty of disclosure continues until the contract of life insurance has been accepted by us and confirmation in writing is issued. It also applies if you seek to extend, vary or reinstate.

Section 7 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;
- the Insurer may undertake appropriate enquiry and investigation to verify answers I have provided;
- Any disclosures made in respect of my current insurance, either to the Insurer or the relevant trustee of a fund, will be taken to be disclosures to the Insurer for the purpose of this transfer application. I declare and undertake that the health and personal details I provided in respect of my current insurance were true and correct. I understand and agree that the Insurer will rely on my undertaking that those details were true and correct;
- the Insurer has my authority to access my application(s) or health disclosures and evidence provided to my current insurers or the relevant fund;
- the Insurer is authorised to provide my personal, financial and medical information (whether provided in this application or otherwise subsequently collected by the Insurer with my consent) to any medical professional, medical facility, reinsurer, assessor, adviser or any other confidential service provider, now or at any time in the future, for the purpose of issuing or administering this insurance, and assessing any claim made in respect of this insurance;
- my consolidated insurance will not start until I receive written confirmation the Insurer has accepted my application;
- once I receive confirmation my application has been accepted I will cancel my insurance held with the other insurance provider within 60 days and won't request an insurance transfer, consolidation, continuation option or reinstatement of my current insurance with any other insurance provider; 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/YYYY) <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td></tr></table>										

Section 8 Send us your form

Please mail your completed, signed and dated form along with a copy of your most recent insurance statement for the insurance cover you are applying to transfer into Qantas Super 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**).



LIFE INSURANCE

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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