

Apply for cover

About this application

Use this application for the following, please select all that apply:

Gateway - Employee members	Gateway - Spouse members	Gateway - Retained members	Divisions 5, 6, 7 and 10	All other Qantas Super members
<input type="checkbox"/> Apply to increase your Salary-Linked Basic Cover by one extra multiple of your salary for insurance purposes.	<input type="checkbox"/> Apply for additional Fixed Dollar Basic Cover. <i>Please provide amount of cover in Section 2.</i>	<input type="checkbox"/> Apply for Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>	<input type="checkbox"/> Apply for Standard Death and TPD Cover.	<input type="checkbox"/> Apply for Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>
<input type="checkbox"/> Apply for additional Fixed Dollar Basic Cover. <i>Please provide amount of cover in Section 2.</i>	<input type="checkbox"/> Apply for Death only Voluntary Cover [^] . <i>Please provide amount of cover in Section 2.</i>	<input type="checkbox"/> Increase your existing Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>	<input type="checkbox"/> Apply for Income Protection Cover equal to 75% of your Salary for Insurance Purposes.	<input type="checkbox"/> Increase your existing Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>
<input type="checkbox"/> Apply for Death and TPD Salary-Linked Basic Cover*.	<input type="checkbox"/> Increase your existing Voluntary Cover [^] . <i>Please provide amount of cover in Section 2.</i>	<input type="checkbox"/> Apply to have a pre-existing condition exclusion removed from your Voluntary Cover.	<input type="checkbox"/> Apply for Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>	<input type="checkbox"/> Apply to have a pre-existing condition exclusion removed from your Voluntary Cover.
<input type="checkbox"/> Apply for Income Protection Cover equal to 75% of your Salary for Insurance Purposes.	<input type="checkbox"/> Apply to have a pre-existing condition exclusion removed from your Voluntary Cover.		<input type="checkbox"/> Increase your existing Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>	Please tell us what Qantas Super division member you are: _____
<input type="checkbox"/> Apply for Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>			<input type="checkbox"/> Apply to have a pre-existing condition exclusion removed from your Voluntary Cover.	
<input type="checkbox"/> Increase your existing Voluntary Cover. <i>Please provide amount of cover in Section 2.</i>				
<input type="checkbox"/> Apply to have a pre-existing condition exclusion removed from your Voluntary Cover.				

*For Death and TPD Salary-Linked Basic Cover, cover is calculated as a multiple (based on your age) of your Salary for Insurance Purposes. Please refer to the multiple of salary scale in the Qantas Super Gateway Member Guide Product Disclosure Statement.

[^]Spouse Members in Gateway: Voluntary Cover is available for Death Cover only.

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, and to manage your claim. You do not have to provide MetLife with this personal information, but if you do not 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 can be viewed at 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 page 9 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		
Preferred contact number	Preferred time of contact <input type="checkbox"/> Morning (9am-12pm) <input type="checkbox"/> Afternoon (12pm-6pm) <input type="checkbox"/> Any time			

Section 2. Your insurance needs

For Gateway Employee or Spouse Members wanting to apply for additional Fixed Dollar Basic Cover, please advise the amount of cover you would like to apply for in the table below:

	Life Cover	TPD Cover
Existing Cover (if known)	\$	\$
Additional Cover Requested	\$	\$
Total Cover Requested (Existing + Additional Cover)	\$	\$

Section 2. Your insurance needs (continued)

For Members wishing to apply for or increase their Voluntary Cover, please advise the amount of cover you would like to apply for in the table below:

	Life Cover	TPD Cover
Existing Cover (if known)	\$	\$
Additional Cover Requested	\$	\$
Total Cover Requested (Existing + Additional Cover)	\$	\$

Note: Voluntary Cover amount must be in multiples of \$10,000. You can apply for Death Cover only or Death and TPD Cover. You cannot have TPD Cover without Death Cover and the amount of TPD Cover cannot exceed your Death Cover. Spouse Members can only apply for Voluntary Death Cover only.

Section 3. Your occupational rating

1. What is your annual income before tax (excluding mandated superannuation guarantee contributions)?
Note: If you are self-employed this means income after business expenses but before tax \$

2. Please select your occupational group:

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)m 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 Services Operators, Airline Services 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:

3. In the last 6 months have you been stood down, placed on unpaid leave, been made redundant, or have there been any changes to your occupation duties, hours worked or income? Yes No

If Yes, please provide details:

4. Have you been made aware of any changes to your employment status, usual occupation duties, hours worked or income that may occur within the next 6 months? Yes No

If Yes, please provide details:

Section 4. Your insurance history

5. Has an application for Life, Trauma, Total & Permanent Disability (TPD), Income Protection (IP) or Disability Insurance on your life ever been declined, deferred, accepted with a premium loading or exclusion, or any other special terms or conditions? Yes No

If Yes, please provide details:

6. Have you ever claimed, or are you considering claiming, any sickness, accident, disability or life insurance benefits, worker's compensation, or any other benefits for illness or injury? Yes No

If Yes, please provide details:

7. Do you currently have, or are you applying for, any other insurance cover with MetLife or any other life insurance company or superannuation fund? Yes No

If Yes, please provide details:

Product/Type	Total amount of cover	To be replaced by this cover?
<input type="checkbox"/> Life cover	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Total & Permanent Disability cover (TPD)	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Trauma cover	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Income Protection cover (IP)	\$ per month	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Wait period:	
	Benefit period:	

Section 5. Your lifestyle

8. Are you a citizen or permanent resident of Australia? Yes No

9. Are you currently living in Australia? Yes No

10. Do you intend to travel to any country outside Australia in the next 12 months? Yes No
Note: You do not need to tell us about travel undertaken as part of your normal occupation duties with Qantas.

If Yes, please provide details:

Country	Intended dates of travel

Section 5. Your lifestyle (continued)

11. Do you regularly engage in, or intend to engage in, any of the following hazardous sports or activities?

Please tick all boxes that apply:

<input type="checkbox"/> Water sports or activities <i>e.g. snorkelling, scuba diving, free diving</i>	<input type="checkbox"/> Motor sports or activities <i>e.g. motorcycle, motorcar, motor boat</i>	<input type="checkbox"/> Snow/winter sports or activities <i>e.g. skiing, snowboarding, ice skating, ice hockey</i>
<input type="checkbox"/> Aerial sports or activities or aviation <i>e.g. skydiving, hang gliding, parachuting, ballooning</i>	<input type="checkbox"/> Combat sports or martial arts <i>e.g. taekwondo, boxing, fencing</i>	<input type="checkbox"/> Field sports or team sports <i>e.g. hockey, football including touch or soccer, roller derby</i>
<input type="checkbox"/> Horse riding or equestrian activities <i>e.g. polo, rodeo, dressage, jumping</i>	<input type="checkbox"/> Rock climbing, abseiling or other adventure sports or activities <i>e.g. mountain biking, parkour</i>	<input type="checkbox"/> Any other hazardous sport or activity not mentioned
<input type="checkbox"/> None of these activities		

If Yes to any of the sports or activities, please provide details:

Activity	Details

12. Have you smoked tobacco or any other substance, used e-cigarettes, vaping or any nicotine replacement products in the last 12 months?

Yes No

If Yes, please provide details:

13. Have you within the last 5 years used any drug(s) that were not prescribed to you (other than over-the-counter medication), or have you exceeded the recommended dosage of any medication?

Yes No

If Yes, please provide details:

Drug/Medicine	Frequency of use

14. On average, how many standard alcoholic drinks do you consume each week?

Note: A standard drink is equivalent to either a schooner of light beer, a middy/pot of full-strength beer, a shot of spirits or a standard serve of wine.

/ week

15. Have you ever:

Yes No

- required treatment, advice or counselling for alcohol or substance misuse,
- attended an alcohol or drug support group, or
- been told to reduce or stop drinking alcohol or using drugs?

If Yes, please provide details:

Section 6. Your family history

16. Has any immediate family member (your mother, father, any brother or sister) been diagnosed under the age of 60 with any of the following conditions? Yes No

Unknown

- Parkinson's Disease
- Cancer
- Multiple Sclerosis
- Polycystic Kidney Disease
- Muscular Dystrophy
- Huntington's Disease
- Motor Neurone Disease
- Dementia (including Alzheimer's Disease)
- Cardiomyopathy
- Familial Polyposis (FAP)
- Heart Disease or Stroke
- Diabetes
- Any other inherited or hereditary disease or disorder

If Yes, please provide details:

Relationship to you	Age at diagnosis	Specific condition(s)

17. Including this application, is the total amount of cover you hold with all insurers or superannuation funds greater than any of the following amounts? Yes No

- \$500,000 of Life cover,
- \$500,000 of Total & Permanent Disability cover (TPD),
- \$200,000 of Trauma cover, or
- \$4,000 per month of Income Protection cover (IP).

If you answered Yes to Question 16, have you ever had, or are you awaiting the results of, a genetic test? Yes No

Please provide details:

Condition	Test results (e.g. positive, negative, carrier, unknown)

Section 7. Your health

18. What is your height (cm)?

19. What is your weight (kg)?

20. Has your weight changed by more than 10kg in the last 12 months? Yes No

If Yes, please provide details, including former weight and reason for weight change:

21. Are you currently pregnant? Yes No

If Yes, please provide details:

a) How many weeks pregnant are you?

b) Is the pregnancy progressing normally with no complications?

Yes No

Section 7. Your health (continued)

22. In the last **3 years** have you experienced symptoms of, sought medical advice, investigations or treatment for, or been diagnosed with any of the following?

Please tick all boxes that apply:

<input type="checkbox"/> Headache e.g. <i>tension or cluster headaches, migraines</i>	<input type="checkbox"/> Ear or hearing condition e.g. <i>partial or total deafness, tinnitus, Meniere's disease, vertigo</i>	<input type="checkbox"/> Eye or eyesight condition (not corrected by glasses or contact lenses) e.g. <i>partial or total blindness, glaucoma, keratoconus</i>
<input type="checkbox"/> Infectious diseases (excluding ordinary cold and flu) e.g. <i>COVID-19, tuberculosis, glandular fever, malaria, Ross River fever</i>	<input type="checkbox"/> Sexually transmitted infection e.g. <i>syphilis, chlamydia, gonorrhoea</i>	<input type="checkbox"/> Lung, respiratory or sleep condition e.g. <i>asthma, bronchitis, pneumonia, emphysema, insomnia, sleep apnoea</i>
<input type="checkbox"/> Trapped or injured nerve e.g. <i>carpal tunnel syndrome, tennis elbow, pins and needles, numbness, repetitive strain injury (RSI)</i>	<input type="checkbox"/> None of these conditions	

If you have selected any of the above conditions, please provide details (including dates, symptoms, treatment):

23. Have you **ever** experienced symptoms of, sought medical advice, investigations or treatment for, or been diagnosed with any of the following?

Please tick all boxes that apply:

<input type="checkbox"/> Back, neck or spine condition e.g. <i>pain or injury, scoliosis, disc disorder, arthritis, sciatica</i>	<input type="checkbox"/> Bone, joint, ligament or any other musculoskeletal condition e.g. <i>pain or injury, gout, arthritis, bone density disorder</i>	<input type="checkbox"/> Mental or behavioural condition e.g. <i>anxiety, depression, stress, attention-deficit disorder (ADD/ADHD), eating disorder, bipolar disorder</i>
<input type="checkbox"/> Chronic pain or fatigue e.g. <i>myalgic encephalomyelitis, fibromyalgia</i>	<input type="checkbox"/> Cancer (including pre-cancerous changes), tumour, cyst, lump, or growth of any kind e.g. <i>breast lump, melanoma, leukemia, lipoma</i>	<input type="checkbox"/> Diabetes, impaired fasting glucose, gestational diabetes or abnormal blood sugar
<input type="checkbox"/> High blood pressure or high cholesterol	<input type="checkbox"/> Heart or vascular condition e.g. <i>heart attack, irregular heartbeat, angina, heart murmur, heart valve condition, varicose veins</i>	<input type="checkbox"/> Brain or head condition e.g. <i>stroke, aneurysm, head injury, fainting, epilepsy, seizures, dementia</i>
<input type="checkbox"/> Neurological condition e.g. <i>multiple sclerosis (MS), Parkinson's, muscular dystrophy, motor neurone disease, optic neuritis</i>	<input type="checkbox"/> Gland or hormone condition e.g. <i>thyroid conditions, polycystic ovarian syndrome (PCOS), pituitary adenoma</i>	<input type="checkbox"/> Blood condition e.g. <i>anaemia, deep vein thrombosis (DVT), haemochromatosis, blood clotting disorder</i>
<input type="checkbox"/> Stomach, bowel or digestive condition e.g. <i>Crohn's, ulcerative colitis, reflux, polyps, diverticular disease</i>	<input type="checkbox"/> Kidney, urinary or genital condition e.g. <i>kidney stones, cystitis, endometriosis, abnormal cervical screening or prostate screening test</i>	<input type="checkbox"/> Liver, pancreas or gallbladder condition e.g. <i>fatty liver, hepatitis, pancreatitis, gall stones</i>
<input type="checkbox"/> Skin condition e.g. <i>dermatitis, psoriasis, eczema, sunspots, skin lesions</i>	<input type="checkbox"/> Autoimmune or inflammatory condition e.g. <i>rheumatoid arthritis, immunodeficiency, lupus</i>	<input type="checkbox"/> None of these conditions

Section 7. Your health (continued)

If you have selected any of the conditions in Question 23, please provide details (including dates, symptoms, treatment):

24. Are you infected with Human Immunodeficiency Virus (HIV)?

Yes No

25. Have you been referred for or are you waiting on the results of a HIV test?

Yes No

26. Apart from what you've already told us, are you considering, or have you been told to have any investigations, treatment, or ongoing prescribed medication? Yes No

Note: You do not need to tell us about oral contraceptives or over-the-counter medications.

If Yes, please provide details:

27. Apart from what you've already told us, have you had any surgery in the last 5 years, or are you awaiting surgery? Yes No

If Yes, please provide details:

28. What is the name of your usual doctor/medical centre?

Name of doctor or medical centre

Contact number

Address

Suburb

State

Postcode

How long have you been a patient with this doctor/medical centre ?

Section 8. 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.

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 9. Declaration and signature

- I have read and understand the Duty to take reasonable care on page 9 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- I declare the answers to the questions are true, complete and accurate, and I have not deliberately withheld any information relevant to this application.
- 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' on page 1 of this form. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with these terms.
- 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 Member Guide Product Disclosure Statement relevant to my division and the 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 by 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 understand that Limited Cover will initially apply for Basic Cover until I have been in active employment for 60 consecutive days.
- I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting Qantas Super.

Signature of applicant

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](https://www.metlife.com.au)



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