

Complete this form to transfer your life policy for death, terminal illness and or/total, permanent disablement cover and/or income protection insurance cover to Prime Super. You must complete a separate form for each transfer you wish to make.

## Please read this information before you complete the form

You can apply to transfer any Death only (including terminal illness), Death & Total and Permanent Disablement (TPD) and/or Income Protection insurance cover you have outside of Prime Super if you:

- Have an insurance policy (life policy\*) inside or outside of superannuation
- Are under age 60 at the date your application to transfer your insurance is received by Prime Super. If you are Prime Super member aged between 55 and 60, you can only transfer your insurance if your occupation category for insurance is White Collar or Professional.

To transfer your insurance please:

- Complete all sections of the insurance transfer form, including providing all the required details and acknowledging the Duty to take reasonable care section of this application form, and
- Return the completed insurance transfer form along with a copy of an up-to-date statement, certificate of currency or other evidence of cover held. This statement must be received by Prime Super within 6 months from the date of issue.

**Please note:** Any exclusions, restrictions, premium loadings or individual conditions which applied under your previous policy and under your current cover under this policy will continue to apply to your transferred cover amount with Prime Super (unless the insurer specifies otherwise). At the date the transferred cover commences with Prime Super you must have sufficient money in your member account to pay the premium for the transferred cover under this policy. If there are insufficient funds your transferred cover is void. Please note: The transfer of this insurance will be verified by the insurer.

To consolidate any existing account balance from another Fund to Prime Super, you can complete the Rollover form available at [primesuper.com.au/member/forms](http://primesuper.com.au/member/forms). You will need to complete a Rollover form for each Fund you are considering consolidating into Prime Super.

Please use pen and BLOCK letters to complete this form. Any boxes should be marked with 'X'. Please make sure you have completed all relevant sections.

\* A life policy means a "life policy" under the *Life Insurance Act 1995* (Cth) providing death and/or total and permanent disablement cover and/or income protection cover.

## 1 Duty to take reasonable care

If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The Insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the Insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the Insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to 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. Your cover could be avoided (treated as if it never existed), the amount of cover varied or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

### Guidance for answering questions

You are responsible for the information provided to the Insurer.

When answering 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.
  - > Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.

## 1 Your Duty to take reasonable care (continued)

- > Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

There may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

### Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances.

As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

### If you need help

It's important that you understand your obligations and the questions asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

## 2 Your personal details

Surname

Given names

Title

Member number

Email<sup>1</sup>

Date of birth (DD/MM/YYYY)

Mobile number

Phone number

Other/Previous names (if applicable)

Residential address

Town/Suburb/City

State

Postcode

Occupation

- 1 Please ensure the email address provided is your personal address as we may send information of a sensitive and personal nature to it.

## 3 Your employment details

Name of employer

Employer contact name

Contact number

## 4 Details of your transferring cover

Name of the Insurer/Fund your cover is transferring from

Your member or policy number your cover is transferring from

## 5 Insurance cover transfer details

In order for Prime Super and the Insurer to consider your application.

I confirm that my current level and type of cover under the previous fund or individual insurer are as follows:

Death only (including terminal illness)

\$

Death & TPD

\$

If my request to transfer my insurance is accepted I would like all of my Death only or Death & TPD cover with Prime Super to be:

Fixed cover    **OR**    Unitised cover

**Please note:** Fixed cover will be the number of multiples of \$1,000 that is nearest to the amount of cover which you have with your current fund (rounded up). Unitised cover will be the number of whole units that is nearest to the amount of cover which you have with your current fund (rounded up). Your transferred cover amount, together with any cover that you currently have with Prime Super (where evidence of health was not required) cannot exceed \$1,500,000.

Any cover received in this application will be in addition to your existing cover and any existing cover will be matched to your election. This means if you're applying for fixed cover any existing unitised cover will also be converted to fixed cover, or if you're applying for unitised cover any existing fixed cover will also be converted to unitised cover.

Income protection (per month) \$

Waiting period (days)

**Note:** If your transfer application is accepted you will be given an amount of monthly cover which is the closest to your current monthly cover under your former fund. **Your transferred cover amount will replace any (if applicable) Income Protection cover you have with Prime Super and cannot exceed \$10,000 per month.**

The waiting period for Prime Super is 30, 60 or 90 days. The waiting period from your previous fund will be matched to the same or the next longest waiting period available (e.g if you had a 21 day waiting period with your previous fund you will receive a 30 day waiting period when you transfer to Prime Super). **Prime Super only offers a 2 year benefit period. If your current benefit payment period is longer than 2 years (e.g. 5 years, or To Age 65), and if your transfer is accepted we can only provide you with a 2 year benefit payment period.**

## 6 Personal statement

You must answer all of the questions in this section.

1. Are you currently, due to sickness or injury, restricted or unable to carry out all the duties of your usual occupation for at least 35 hours per week, even if you are not employed to work 35 hours per week?      Yes      No
2. Have you been diagnosed with, or do you suffer from sickness or injury that may cause permanent inability to work or which reduces or is likely to reduce your life expectancy to less than 24 months?      Yes      No
3. Have you ever made a claim or are you currently intending to make a claim for sickness or injury from the following:  
  - workers' compensation;
  - government benefits (such as sickness benefit, invalid pension);
  - motor accident scheme;
  - superannuation fund; or
  - life insurance policies
4. Have you been absent from your usual occupation (employed or unemployed) for more than 5 consecutive days in the last 24 months due to sickness or injury?      Yes      No

If you answered 'Yes' to any parts of questions 1-4 (inclusive) above you will not meet the transfer eligibility criteria. You will need to complete an *Insurance application/variation* form and be subject to full underwriting for your request to be considered. **Note:** this will not affect any default cover you are entitled to, or may have with Prime Super.

5. Have you ever had any application for Life, Terminal Illness & Total and Permanent Disablement or Income Protection cover, declined, or offered to you on non-standard terms (e.g. premium loading and/or exclusion) whether accepted by you or not?      Yes      No

If you have answered "Yes" to Question 5, you must attach a copy of the advice you received from the former fund or individual insurer advising you of the acceptance of that cover subject to these additional terms.

## 7 Insurance: member election to maintain insurance cover in the event of future account inactivity

From 1 July 2019, we are required to cancel your insurance cover if your account has been inactive for a continuous period of 16 months, and you have not made an election to maintain your insurance cover. Please refer to page 35 of the Member Guide dated 1 October 2022 for details on when this may occur.

By marking this box, you consent to maintaining your insurance cover in the event that your account becomes inactive for a continuous period of 16 months.

If you do not mark this box, we will be required to cancel all your insurance cover in the event your account is inactive for a continuous period of 16 months.

## 8 Your personal information privacy

### Your privacy as a member of Prime Super

The information you provide in this form is collected by and held for Prime Super by the fund Administrator, in accordance with the Australian Privacy Principles of the Privacy Act. Such information is usually disclosed to third parties, including the Insurer or medical consultant who may be involved with the assessment of this application, and is held by the fund Administrator and the Insurer. For further information about privacy or to obtain a free copy of our Privacy Policy, please visit our website [primesuper.com.au](http://primesuper.com.au) or by contacting customer service on 1800 675 839, write to us at Locked Bag 5103, Parramatta, NSW 2124 or email us at [administration@primesuper.com.au](mailto:administration@primesuper.com.au).

### Your privacy and the Insurer

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal and sensitive information is set out in the TAL Privacy Policy available at [tal.com.au/Privacy-Policy](http://tal.com.au/Privacy-Policy) or free of charge on request to TAL by telephoning 1300 209 088.

### Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

### Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following.

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

## 9 Member declaration

I acknowledge that:

- if I do not fully complete this application, or I do not sign and date this application, I will not be eligible to transfer my existing cover to Prime Super; and
- I have read and understood the duty to take reasonable care in this form. I confirm that the answers I have provided in this Application (and any other forms, questionnaires and information provided to TAL) are true, accurate and complete to the best of my knowledge; and
- I will provide Prime Super or their Insurer access to any health evidence I originally provided in obtaining this cover with the previous fund should this be required, and I acknowledge that any non-disclosure to a previous fund or insurer may be acted upon by Prime Super or their Insurer; and
- I agree that a photocopy or an electronically transmitted image of this authorisation shall be considered as effective and valid as the original signed authorisation.
- Prime Super and their Insurer may undertake appropriate enquiries and investigations to verify the answers I have provided. These enquiries and investigations may be made at any time including, but not limited to, when Prime Super and the Insurer are considering this application or in the event of a claim; and
- if the Insurer accepts my application, my existing level of cover under the previous fund will be replaced by allocation to my Prime Super account; and
- Prime Super and their Insurer may investigate whether any restrictions that may have applied within the terms of the previous Insurer's policy document were applicable to the type and/or level of cover stated on my benefit statement; and

Full name

Member signature

Date

### Return this form to us via by mail or email

**mail:** Prime Super  
Reply Paid 85860  
PARRAMATTA NSW 2124  
No stamp required

**email:** administration@primesuper.com.au  
**visit:** primesuper.com.au  
**call:** 1800 675 839