



REQUEST TO INCREASE INSURANCE - LIFE EVENT

3. INCREASE AMOUNT REQUESTED:

Select the amount of extra cover you are requesting:

Death cover: ☐ 1 unit or ☐ 2 units
TPD cover: ☐ 1 unit or ☐ 2 units

If you hold fixed cover, the amount of extra cover provided will be the equivalent amount of cover rounded down to the nearest \$10,000. Please refer to the **Insurance Guide** available at nationwidesuper.com.au/insurance or by contacting us, for unit values.

4. ELIGIBILITY QUESTIONS:

Please answer the following question:

a) At the date of this application are you able to carry out the usual duties of your current and normal occupation on a full-time basis without restriction from injury or illness (even if you are not currently working on a full-time basis)?

☐ Yes

☐ No

Full-time basis means 30 hours per week.

If you answered 'no' to the above question, you will be provided with Limited Cover for any increase in your insurance benefits. Limited Cover will continue until you return to Active Employment. Please refer to the **Insurance Guide** for full details.

5. DECLARATION AND SIGNATURE:

By signing this form I am making the following statements:

- I have fully read and understood this form including the Important Information.
- I have read Nationwide Super's Product Disclosure Statement and Insurance Guide.
- I declare that the answers to the questions in this application are true and correct.
- I have read and understood the Duty of Disclosure on page 3 – 4 and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application for cover.
- I consent to my personal information being collected and used in accordance with CommInsure's Privacy Policy.
- I understand that insurance cover will not commence until I am notified of acceptance by Nationwide Super.
- I agree to the deduction of the additional premium applicable for this increased level of insurance cover.

x

Signature

Date:

Please return your completed form, along with proof of your Life Event to **PO Box 42 Charlestown NSW 2290**



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IMPORTANT INFORMATION

Providing Evidence of Life Event:

The below table shows the required documentation you need to attach to this request:

Life Event	Certified^ Documentation Required
Marriage	Marriage certificate
Commencement of a de facto relationship	Statutory Declaration confirming that you have commenced a de facto relationship
Birth of a child	Birth certificate
Adoption of a child	Order effecting an adoption or an entry in an official public record of the adoption of the child
New mortgage	Written confirmation of the new mortgage from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Increase to mortgage	Written confirmation of the increase or a loan statement from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Completion of an Undergraduate degree	Degree or academic transcript issued by the university
Death of a spouse	Death certificate
Divorce	Decree Nisi, Decree Absolute or a Statutory Declaration confirming the marriage has dissolved, including the date of dissolution
Termination of a de facto relationship	Statutory Declaration confirming that your de facto relationship has terminated
Becoming a carer of a family member	Statutory Declaration confirming that you are in receipt of a Carer's Allowance from Centrelink
Child commencing primary or secondary school	A letter from the school confirming your child's enrolment in school
Salary increase of at least 15%	A letter confirming the salary increase from your employer

^Please refer to ***A Guide to Certifying Documents*** for instructions on having the documents certified or Statutory Declaration witnessed by an authorised person.

Please note:

Insurance cover is provided by The Colonial Mutual Life Assurance Society (ABN 12 004 021 809, AFSL 235035) ('CommInsure') and subject to the terms and conditions of the insurance policy issued to Nationwide Superannuation Fund (ABN 15 201 768 813) by CommInsure (the Policy), and as agreed with Nationwide Super and CommInsure from time to time. You should read Nationwide Super's PDS and/or Insurance Guide for a summary of the terms and conditions of the Policy. You can download the PDS and Insurance Guide from nationwidesuper.com.au/PDS or contact us on 1800 025 241 if you would like a copy of the Policy.

Once your application is assessed, we will notify you of the outcome.

Privacy Notice

CommInsure's Privacy Policy can be found at commbank.com.au or upon request at any Commonwealth Bank Australia (CBA) branch. It describes their handling practices, information on how to make a complaint and how they deal with your complaint.

NOTICE OF THE DUTY OF DISCLOSURE FROM OUR LIFE INSURER TO YOU

Duty of disclosure

Before a person enters into a life insurance contract in respect of their life or the life of another person, they have a duty to tell the insurer anything that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty of disclosure until the insurance is provided.

The person who has entered into the contract has the same duty before they extend, vary or reinstate the contract.



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The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk of the insurance; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives the duty to tell the insurer about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to comply with their duty of disclosure.

If the person entering into the contract does not tell us something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything they are required to, and the insurer would not have provided the insurance if they had been told, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person entering the contract had told the insurer everything they should have. However, if the contract has a surrender value or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the person entering the contract had told the insurer everything they should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Contact Nationwide Super

P: 1800 025 241

E: enquiries@nationwidesuper.com.au

W: nationwidesuper.com.au