

## Request to Change Insurance

Use this form to cancel, reduce or reinstate your insurance cover. In order to complete this form, we recommend you refer to your Insurance, Fees and Costs Guide available via your online account. You cannot use this form to request an increase to your insurance cover—instead please call us for details. Print clearly in **BLOCK LETTERS**.

### Duty of Disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into a contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

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

- reduces the risk the insurer insures him or her for; or
- is common knowledge;
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

### 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 three 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 three 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.

## 1. Personal details

**i** If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at [nationwidesuper.com.au/privacy](http://nationwidesuper.com.au/privacy) or call us on 1800 025 241.

a. Title (please select)

Mr  Mrs  Miss  Ms  Dr  Other  >

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Member number

f. Address

State

Postcode

g. Work telephone

h. Home telephone

i. Mobile telephone<sup>1</sup>

j. Primary/personal email address<sup>2</sup> (Give us your email address to receive all future communications electronically.)

Secondary/work email address<sup>2</sup>

<sup>1</sup> We may SMS you from time to time.

<sup>2</sup> By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at [nationwidesuper.com.au](http://nationwidesuper.com.au)

## 2. Cancel insurance cover

**!** Refer to **Important Information** for more details.

I would like to cancel my:

- Death and Total and Permanent Disablement (TPD) insurance cover
- Death insurance cover (leaving any TPD cover in place)
- TPD insurance cover (leaving any Death cover in place)
- Income Protection insurance cover.

## 3. Reduce insurance cover

**!** Refer to **Important Information** for more details.

I would like to reduce my:

- Death insurance cover to >    number of units **OR** Fixed cover of: \$            (\$10,000 multiples)
- TPD insurance cover to >    number of units **OR** Fixed cover of: \$            (\$10,000 multiples)
- Income Protection insurance cover to: \$           per month  
(insert desired benefit amount)

## 4. Vary Income Protection insurance cover

I would like to:

- Extend my waiting period to:  60 days  90 days  
(choose new waiting period)
- Reduce my benefit period to:  2 years  
(choose new benefit period)

Should you wish to reduce your waiting period or extend your benefit period in the future, you will need to complete an Application for Insurance (available at [nationwidesuper.com.au/forms](http://nationwidesuper.com.au/forms) or by contacting us) and be accepted by the insurer.

## 5. Reinstate insurance cover

- I would like to request that the automatic insurance cover that I cancelled in error on my New Member Form be reinstated on my Nationwide Super account.

**This request must be received by us within 60 days of when we received your New Member Form.**

Where automatic insurance cover is reinstated after you cancelled your cover in error, no benefit will be payable for any condition relating to an injury which occurs, or an illness that manifests, between the date you first requested the cover be cancelled and the date it is reinstated.

## 6. Opt-in to maintain insurance cover

I wish to maintain the following types of insurance:

- Death cover only<sup>1</sup>
- Death and Total and Permanent Disablement (TPD) cover<sup>2</sup>
- Income Protection cover.

<sup>1</sup> Select this option if you want to retain Death cover only.

<sup>2</sup> Select this option if you have Death cover and TPD cover and you want to retain both.

### Important information to note

By opting-in we will maintain your insurance even if your account is less than \$6,000 or inactive for 16 months or more.

- By opting-in you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
- Limited cover may apply. Please see your Insurance, Fees and Costs Guide for more information.
- When you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
- Insurance fees will be deducted from your account while you have cover.
- If you move to another division of the Fund you will need to opt-in again. This could happen, for example, when you leave your employer.
- You can change or opt-out of (i.e. cancel) your insurance cover at any time by sending us a completed Request to Change Insurance form, available at [nationwidesuper.com.au/forms](https://nationwidesuper.com.au/forms) or by calling us on 1800 025 241.

## 7. Declaration and signature

By signing this form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I authorise changes to be made to the insurance cover within my account as specified in this form.
- Where I am cancelling or reducing my insurance cover, I acknowledge that I am aware of the consequences (see **Important Information** section).
- I consent to my personal information being collected and used in accordance with CommInsure's Privacy Policy.
- Where I am requesting a reinstatement of my insurance cover, I am aware that the applicable insurance premiums will be deducted effective from the date my cancelled automatic insurance cover previously commenced.

Signature

Date (DD MM YYYY)

## 8. Important information

### Consequences of cancelling or reducing insurance

Before you decide whether to cancel or reduce your existing insurance cover, you should consider the following:

- Insurance may provide additional financial protection if you die or become disabled and unable to work. You are likely to need insurance cover if you or your family need your salary to cover day-to-day expenses; if you have debts; or if you support someone financially.
- You should consider obtaining personal advice about your insurance needs. You can speak to a financial adviser to help you determine the right level of insurance cover for you by contacting us on 1800 025 241.
- If at a later date you want to apply for or increase your insurance cover, you will need to complete a Personal Statement including a health declaration and cover will be subject to approval by the insurer. If your health or personal circumstances change, you may not be able to obtain insurance cover.

Your insurance cover will be cancelled effective from the date we receive your request, therefore past premiums will not be refunded to your account and you will not be eligible to receive an insurance benefit (or for reductions to cover, you will receive a reduced insurance benefit) if you die or become disabled after this date.

### Privacy notice

Commlnsure's Privacy Policy can be found at [commbank.com.au](http://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.

#### ▶ Please return your completed form to:

Nationwide Super  
Locked Bag A4094  
Sydney South NSW 1235

#### Contact Nationwide Super:

P: 1800 025 241 (Toll free, Mon – Fri, 9am – 5pm AEST)  
E: [enquiries@nationwidesuper.com.au](mailto:enquiries@nationwidesuper.com.au)  
W: [nationwidesuper.com.au](http://nationwidesuper.com.au)