

# Change fixed cover to units

Complete this form if you're a Media Super Industry or Sole Trader member with fixed death or total and permanent disablement (TPD) cover which you'd like to change to units.

If you'd also like to change your cover amount or make any other changes to your cover, use a *Change my insurance* form instead.

**Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.**



## The duty to take reasonable care

Before you sign an insurance contract, you must tell us honestly and completely anything you know that could affect the decision to insure you. If you don't, you may get less cover or none at all if you need to make a claim. Please read the important details about your duty to take reasonable care at the end of this form, and consider the answers you've given before you sign and submit this application to us.



## Read your insurance guide to understand your cover

Some words used in this application (such as **normal job**) have specific meanings. To understand them, check the *Industry insurance guide* at [mediasuper.com.au/forms](http://mediasuper.com.au/forms).



## Get the right advice

Questions about your cover? Call our Advice Services team on **1800 640 886** and we'll help you sort it.

## Step 1: Provide your personal details

Media Super member number

Title

Mr  Mrs  Miss  Ms  Other

Date of birth

/   /

Gender

Male  Female

Given name(s)

Family name

Home phone

(  )

Mobile

Email address (providing your email means you give permission for us to use it)

### Residential address

Street number

Street name

Suburb/town

State

Postcode

### Postal address (if different from your residential address)

Street number and street name, or PO box

Suburb/town

State

Postcode

## Step 2: Change your fixed cover to units

If you want to change your fixed cover to units, tick the box below. With unit-based cover, the amount of cover provided by each unit decreases as you get older, but the cost per unit doesn't change based on your age. Your death and TPD cover must be all fixed or all units – you can't have a combination of both. See your insurance guide at [mediasuper.com.au/forms](http://mediasuper.com.au/forms) for details of how much cover each unit provides for your age and the cost.

**Please change my fixed cover to units.** I understand this means my cover amount will change as I get older and I won't be able to get fixed cover again if I change my mind.



## About your changes

Once your fixed cover has been changed to units, you won't be able to apply for fixed cover again in the future. Contact us on **1800 640 886** if you'd like more information before you make any changes.

We'll convert your fixed cover amount to units, rounded up to the next whole unit. If your new cover is rounded up and you're off work or on restricted duties because you're sick or injured, your extra cover may be limited. This means any extra cover you receive will be only for injuries or illnesses that first occur after your cover starts, until you can do your normal job for ten days in a row.

## Step 3: Sign and date this form

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 237848.

### The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

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. Under the *Insurance Contracts Act 1984 (Cth)* there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

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 the questions in this form

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.

- 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.

Please note that 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 that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

### Your privacy is important

We must comply with a set of principles known as the Australian Privacy Principles when collecting, using, disclosing, storing and securing personal information.

We will only share the information collected on this form with our insurer, administrator and others mentioned in the declaration section below to allow us to assess and process your application or any insurance claim you make (or someone else makes for you). We won't pass your personal information on to anyone else without your permission, unless required by law.

For full details of how we collect and disclose your personal information (and how you can access it) see the *Privacy Policy* and *Personal Information Collection Statement* at [mediasuper.com.au/privacy](https://mediasuper.com.au/privacy) or call us on **1800 640 886** for a copy.

The TAL Privacy Policy is available at [tal.com.au/privacy-policy](https://tal.com.au/privacy-policy) or call 1300 209 088 for a copy.

### Declaration

I've completed this application truthfully and correctly to the best of my knowledge and I understand that:

- once my application is accepted, my fixed cover will change to units and I won't be able to change back to fixed cover again in the future.
- I'm only eligible to receive insurance cover under one Media Super account.



Sign here:

Date

  /   /    

**Send this form to: Media Super, Locked Bag 5056, Parramatta NSW 2124**



Media Super  
Locked Bag 5056  
PARRAMATTA NSW 2124



**1800 640 886**  
8am to 8pm (AEST/AEDT)  
Monday to Friday



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[mediasuper.com.au](https://mediasuper.com.au)



Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.  
Details: [mediasuper.com.au/contact](https://mediasuper.com.au/contact)