

CHANGE MEMBERSHIP TO MEDIA SUPER INDUSTRY

26 August 2023

This information is about Media Super. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Product Disclosure Statement to decide if Media Super is right for you. Call **1800 640 886** or visit mediasuper.com.au/pds for a copy. Also read the relevant Target Market Determination at mediasuper.com.au/tmd.

Issued by United Super Pty Ltd
ABN 46 006 261 623 AFSL 233792
as Trustee for the Construction and
Building Unions Superannuation Fund
ABN 75 493 363 262 offering
Media Super products (Media Super).
Use of 'us', 'we', 'our' or 'the Trustee' is
a reference to United Super Pty Ltd.
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YOUR GUIDE TO COMPLETING THE APPLICATION

When should you complete this form?

Complete this form if you're receiving employer contributions into your current Media Super Personal or Sole Trader account and you want to switch your membership to Media Super Industry.

You can only be a member of one Media Super account at a time. If we accept your application, your account will be transferred to Media Super Industry under the same member number.



See the latest *Industry insurance guide* before completing this application. Find it at mediasuper.com.au/forms or contact us on **1800 640 886** for a copy.

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

What insurance will you get?

If you already have insurance

If your application is accepted, your current level of death, total and permanent disablement (TPD) and income protection (IP) cover will be transferred to your Media Super Industry account.

If you don't have insurance

Personal members

If you don't currently have insurance, you won't be eligible to receive any automatic cover under Industry. See the *Industry insurance guide* for how to apply for cover if you're eligible.

Sole Trader members

If you've never had insurance, your eligibility for automatic cover may depend on your age and your account balance when you transfer to Industry.

If you're under 25: You can't get automatic cover, but can apply for cover from age 15 by logging into your account at mediasuper.com.au or completing a *Change my insurance* form from our website. See our *Industry insurance guide* or contact us for details.

If you're 25 or older: Any automatic cover you're eligible for won't start until your account balance reaches \$6,000 – unless you tell us you want it to start earlier. Select this option in step 3 of this form or at mediasuper.com.au/want-cover.

If you elect to receive cover within six months of joining your first Media Super employer or you wait until your account balance reaches \$6,000 (and you've turned 25), you can get full automatic cover, providing you can do your normal job without being restricted by injury or illness for ten days in a row.

If you make your election more than six months after you joined your first Media Super employer, your cover will be limited. This means that for 24 months you'll only be covered for injuries or illnesses that first occur after your cover starts. After 24 months, you'll get full death and TPD cover, providing you can do your normal job without being restricted by injury or illness for ten days in a row.

If you made this election as a Sole Trader member, you don't need to do it again. We'll carry your preference over from your previous membership.

If you previously had cover as part of your Sole Trader membership but you cancelled it, you won't get any automatic cover when you transfer to Industry, but you can apply for cover if you like. For more information, see the *Industry insurance guide*.

When will your cover start?

Your cover will generally start from the later of:

- the day we receive your application
- the day your employer makes an on-time compulsory super payment into your account
- the day you elect to receive cover regardless of your account balance (if you're transferring from Sole Trader, are 25 or older and have less than \$6,000 in your account), or
- the day your balance reaches \$6,000 (after you've turned 25), if you didn't elect to receive cover before then.



Change membership to Media Super Industry

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



Read your insurance guide to understand your cover

Some words in this application (such as **compulsory super** and **normal job**) have specific meanings. To understand them, check the *Industry insurance guide* at mediasuper.com.au/forms.



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.

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

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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 (complete if different from your residential address)

Suburb/town

State

Postcode

Step 2: Tell us about your work

Your employer

Media Super employer number (if known)

Phone

Date you started with this employer

 / /

What's your job?

Step 3: Elect to receive automatic cover (if you're 25 or older)

If you want access to automatic cover, regardless of your account balance, you need to let us know. If you don't tick this box, you won't be able to access automatic cover until your account balance reaches \$6,000 (and you've turned age 25). Other conditions apply.

I want automatic insurance cover now



If you made this election as a Media Super Sole Trader member, you don't need to do it again. We'll carry your preference over from your previous membership. If you're under 25 or transferring from Media Super Personal, you can't get automatic cover under Media Super Industry, but can apply for it if you qualify. See the *Industry insurance guide* at mediasuper.com.au/forms for more information.

Step 4: 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 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 our *Privacy Policy* and *Personal Information Collection Statement* at 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 or call **1300 209 088** for a copy.

Step 4: Sign and date this form (continued)

Declaration

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

- I have read the *Media Super Industry PDS* and *Industry insurance guide* and the additional information incorporated by reference I need to make decisions about my application.
- I have read and understood the basis on which my insurance cover under my existing membership will be transferred to Media Super Industry.
- The Trustee and its insurer will review the information on this application to assess if I'm eligible to transfer to Media Super Industry and receive any insurance cover, and may carry out appropriate checks to verify my answers. This may not occur until claim time.
- My insurance may be affected and I may not be entitled to claim an insurance payment if my answers on this application are shown to be inaccurate or false.
- My application will be reviewed by the insurer and Media Super will write to me to confirm if it's approved, when my new cover starts and any exclusions or other restrictions that apply.
- If my application to change membership is accepted, my future entitlements will be based on those applying to Media Super Industry, and not those that apply to my existing membership.
- If I'm transferring from Media Super Sole Trader, I won't receive automatic cover until I've turned 25 and my account reaches \$6,000, unless I elect to receive cover regardless of my account balance. If I elect to receive cover more than six months after joining my first Media Super employer, I understand that I may receive limited cover.
- The Trustee and its insurer may need more information about me to assess this application or any insurance claim I make (or someone else makes for me). To allow them to do this, I consent to the Trustee or the insurer obtaining information about me from legal practitioners, tribunals, courts, investigators, consultants, other insurance or reinsurance companies, and my past and present employers and interpreters (if any). I may also be asked to provide medical consent.
- By signing this application, I also consent to the Trustee or the insurer disclosing information about me to any of the people or organisations mentioned above if it's required to assess my application or insurance claim or to perform any of their functions.
- I've read the duty to take reasonable care and understand that if this duty is not met, this can have serious impacts on my insurance.
- I'm only eligible to receive insurance cover under one Media Super account.



Sign here:

Date

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Send this form to: **Media Super, Locked Bag 5056, Parramatta NSW 2124** or email it to us – visit mediasuper.com.au/eform-guide to learn how. We must receive your accurately completed form within 31 days of when you signed and dated it.

Contact Media Super



Media Super
Locked Bag 5056
PARRAMATTA NSW 2124



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



enq@mediasuper.com.au
mediasuper.com.au



Visit us in person in Adelaide, Brisbane,
Melbourne, Perth and Sydney.
Details: **mediasuper.com.au/contact**