# Change insurance cover (Toyota TS 1A)



# About this form

You can use this form to opt in to, apply for, increase, decrease or opt out of your death and total and permanent disablement (TPD) or income protection (IP) insurance cover. For full details of insurance cover, please refer to the Equip Corporate Toyota TS1A Product Disclosure Statement (PDS) and the Insurance in your super guide.

# 1 – Your member details

### Please complete in pen using CAPITAL letters

Member number			
Title Mr Mrs Ms Miss C		Sex Male Female	Date of birth (ddmmyyyy)
First name		Last name	
Postal address (must be provided)			
Suburb			
State Postcode 0	Country (if not Australia)		
Business hours phone	After hours phone	Mobile	
Email			

### 2 – Change insurance cover

#### Death and total and permanent disablement (TPD) cover

Cover applies automatically when you meet Equip Super's eligibility and cover conditions, unless you have opted out of it previously. Below you can choose to opt in to, opt out of, apply for or change your level of insurance cover in Equip Super.

Opt in to insurance cover	Default death and TPD cover Default death only cover	The level of default cover is 4 units of Death and TPD cover. For further details, refer to the <i>Insurance in your super</i> guide. If you are opting in more than 30 days after receipt of your Equip Super welcome letter, you'll need to complete a <i>Personal Statement</i> and return it to us with this form. The <i>Personal Statement</i> is available on our website or from our Helpline on <b>1800 682 626</b> .
Change my cover so that I have	total units of death cover	Your total TPD units of cover cannot be more than your total death units of cover. Please refer to the <i>next steps</i> section on the following page to see if you also need to complete a <i>Personal Statement</i> . If you reduce your cover but later decide to apply for more cover, you will need to complete underwriting and be approved by the insurer.
Opt out of insurance cover	No death and TPD cover No TPD cover	If you decide to apply for cover in the future, you will need to complete underwriting and be approved by the insurer.

# **Need help?**

1800 682 626 0 equipsuper.com.au Equip Super, GPO Box 4303, Melbourne VIC 3001



#### Income Protection (IP) cover

You can request a fixed dollar amount of IP cover with a benefit period of two years. IP cover is subject to a maximum \$30,000 per month. IP payments are limited to a maximum of 85% of your monthly income. Refer to the *Equip Super Toyota Super category 1A Insurance in your super* guide for more details.

Apply for income protection cover of	\$ , per month	If you are applying for more IP cover than you have now, please refer to the <i>next steps</i> section below.
IP waiting period of	90 days 60 days 30 days	If you are changing your waiting period to a shorter time than you currently have, please refer to the <i>next steps</i> section below.
Cancel my income protection cover	No IP cover	If you decide to apply for cover in the future, you will need to complete underwriting and be approved by the insurer.

### **Next steps**

You'll need to complete a *Personal Statement* and return it to us with this form if you've requested an increase in your death, TPD or IP cover or a shorter waiting period for your IP cover than you currently have.

The *Personal Statement* is available on our website or from our Helpline on **1800 682 626**. If you've applied for high levels of cover, our insurer may also request you provide further health evidence (such as blood tests or a medical examination). Any change in your cover will apply from the date we notify you in writing.

If you don't need to complete a *Personal Statement*, simply return this form to us and the change will be effective from the date that we receive your request.

### **Privacy**

The personal information you provide on this form will be used in accordance with Togethr Trustee's Privacy Statement, which you can view online at **equipsuper.com.au/privacy** or you can obtain a copy by contacting us on **1800 682 626**.

Togethr Trustee's Privacy Collection Statement details how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It includes details on how we collect, disclose and manage your personal information, including other entities and offshore locations that may receive or provide your information.

Our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer), will also handle your personal information. You can view Mercer's Privacy Policy online at mercer.com.au/privacy

If you have any other queries in relation to privacy issues, you can contact us or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

### 3 – Sign the form

#### By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made.
- understand that this request replaces any previous instruction by me.
- understand that the provision of any higher insurance cover will be subject to underwriting and require the approval of the insurer and will not be provided until Equip Super has advised me in writing of the acceptance of the increased cover.
- understand that any reduction in death, TPD or IP cover will take effect from the date Equip Super receives the request.
- understand that where I have elected to decrease or cancel any cover, I will need to apply, complete underwriting, and be approved by the insurer should I wish to increase or reinstate cover in future.
- acknowledge that I have read and understood the Equip Corporate Toyota TS1A Product Disclosure Statement (PDS) including the Insurance in your super guide and agree to be bound by the terms and conditions outlined in them.

Signature

Date (	ddmmyy	/yy)		

Please return your completed form to Equip Super, GPO Box 4303, Melbourne VIC 3001

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