Transfer your insurance cover to Equip Super

About this form

You can use this form to transfer your death, total and permanent disablement (TPD) or Income Protection (IP) cover from another super fund or insurer into Equip Super. For full details of the terms and conditions applying to transfers of cover, please refer to the relevant Equip Super Product Disclosure Statement and *Insurance in your super* guide.

The table below shows what insurance cover you can transfer into Equip Super.

	Can I transfer death and total and permanent disablement (TPD) cover to Equip Super?	**Can I transfer income protection cover to Equip Super?**
	Your maximum death and TPD cover after transfer depends on your Equip Super product. Please find the relevant limit for your product below. The limit includes any death and TPD cover you may already have with Equip Super.	Your maximum total IP benefit after transfer is $15,000 per month. This includes any IP cover you may already have with Equip Super.
General Equip Super accumulation product		
MyFuture	Yes – limit is $1.2 million	Yes
Corporate accumulation products		
AGL Loy Yang, Loy Yang B, Cardinal Health, Cordis	Yes – limit is $1.2 million	Yes
BOC (employee members, and retained / spouse members)	Yes – limit is $1.2 million for death, and $600,000 for TPD	Not applicable (for employee members, maximum employer-paid cover provided; for retained and spouse members, IP cover not available).
Dow Chemical (employee members, and retained / spouse members)	Yes – limit is $1.2 million	Available for employee members; not available for retained and spouse members.
Elgas	Yes – limit is $700,000	Yes
Judo Bank	Yes – limit is $1.1 million	Yes
Pitcher Partners	Yes – limit is $1.1 million	Yes
Rio Tinto, QAL, Yancoal, Kestrel and associated employers	Yes – limit is $1.2 million	Yes
SS&C and affiliated companies	Yes – limit is $700,000	Yes
Toyota	Yes - limit is $1.2 million for Division 2 members; $600,000 for Division 1 members	Not applicable for Division 2 members with employer-paid cover as maximum cover already paid; available to all others.

For more details, please refer to the relevant insurance guide at **equipsuper.com.au/pds**

Duty to take reasonable care not to make a misrepresentation – important information before commencing this application

There is a duty to take reasonable care not to make a misrepresentation when applying for insurance. Before answering the questions in this application form it is important that the person answering the questions carefully reads the 'Duty to take reasonable care not to make a misrepresentation' section later on this form, which explains the duty, the consequences of not complying with the duty, and guidance for answering the questions. If the duty is not complied with, MetLife may be able to avoid or change cover; this means a benefit may not be able to be claimed or the amount we pay may be reduced.

Need help?

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

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049 AFSL 246383
as trustee for Equipsuper ABN 33 813 823 017 USI 33 813 823 017 000

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1 – Your member details

Please complete in pen using CAPITAL letters

Member number

Title
Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other ☐

Sex
Male ☐ Female ☐

Date of birth (ddmmyyyy)

First name

Last name

Postal address (must be provided)

Suburb

State

Postcode

Business hours phone

After hours phone

Mobile

Email

2 – Transferring cover details

Name of fund or insurer that cover is transferring from (must be provided)

Your member number in the fund or insurer

Unique Superannuation Identifier (USI) for the fund or insurer

☐ Please attach proof of your insurance (a copy of your most recent member statement or a signed letter, also known as a certificate of currency, from your other fund or insurer, that is less than 6 months old).

How much cover do you wish to transfer into Equip Super?

Cover to be transferred	Death and TPD Cover	Income Protection cover
Transfer all your cover?	☐ Transfer all my death and TPD cover	☐ Transfer all my income protection cover
Transfer only some cover?	**Death cover** $ ☐ , , **TPD cover** $ ☐ , ,	**IP monthly cover amount** $, **Benefit period** ☐ 2 years ☐ 5 years **Waiting period** ☐ 90 days ☐ 60 days ☐ 30 days

If approved, any cover transferred will be added to your existing cover in Equip Super. Total cover amounts are up to the maximum amounts shown in the table on page 1.

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3 - Previous claims, work and health status

To transfer your cover you must answer 'yes' to the following:

- be under age 65;
- satisfactorily complete the *Transfer your insurance cover to Equip Super* form and return it to us within 31 days of it having been signed and dated;
- provide a benefit statement, policy renewal statement, or other written confirmation from your other super fund or insurer, dated within the previous six months, that shows how much cover you have;
- have enough money in your Equip Super account to pay for the cost of your cover; and
- not have special individual conditions, restrictions, exclusions, or loadings applying to the cover you're transferring in.

I confirm that I have met the above eligibility conditions. ☐ Yes ☐ No

Once we confirm your cover has been transferred into Equip Super, you must cancel your existing cover under your previous fund.

Privacy

The personal information you provide on this form will be used in accordance with Togethr Trustees' 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 Trustees' 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.

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.

Your privacy with MetLife

Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 (MetLife, or the insurer).

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process.

MetLife's Privacy Policy is readily available and can be viewed at **metlife.com.au/privacy**

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Information from the insurer (MetLife) - The duty to take reasonable care not to make a misrepresentation

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately. Otherwise, you may not be able to rely on your insurance when it's needed the most.

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

The duty to take reasonable care

When applying for insurance, there is duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly, and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being avoided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

Guidance for answering our questions

When answering our 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 that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately, and completely. If you are unsure about whether you should include information, please include it, or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

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Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If after the contract starts, you think you may not have met your duty, please contact us immediately we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any questions, please contact Equip Super on **1800 682 626**.

4 – Sign the form

By signing this form I:

- have read and understand the duty to take reasonable care and understand that this duty applies any time I answer questions as part of an application for insurance.
- acknowledge that I have received all the information I require in order to exercise the choices I have made.
- understand that the transfer of any cover will be subject to the provision of satisfactory evidence and will not be completed until Equip Super has advised me in writing of the acceptance of the transferred cover.
- have read and understood the relevant Equip Super PDS and agree to be bound by the terms and conditions outlined in them.
- declare that I will not effect a continuation option for my previous cover.
- declare that I will cancel all similar insurance cover with my fund or individual insurer within 60 days of receiving written confirmation of my successful application from Equip Super. I understand that any insurance proceeds from this policy will be offset by the proceeds paid or payable by the previous policy and any costs paid by this policy will not be refunded.
- declare that I understand that my cover will not commence under this policy if I have breached the duty to take reasonable care when applying for cover with a previous insurer and the previous insurer would have been permitted to avoid cover under their policy.

Signature

X

Date (ddmmyyyy)

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

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