

Hazardous occupation advice form



About this form

If you have Salary Continuance (SC) insurance cover in Equip and you are employed in a hazardous occupation as described in your Product Disclosure Statement (PDS), you should complete this form so that Equip's insurer can assess whether you are eligible to continue your Salary Continuance (SC) insurance cover.

As part of the insurer's review you may be required to provide health evidence for underwriting purposes, such as, completing a Personal Statement form or providing medical evidence. You will be advised if this applies to you.

1 – Your member details

Please complete in pen using CAPITAL letters

Title	Sex	Date of birth (ddmmyyy)	Member number
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
First name	Last name		
<input type="text"/>	<input type="text"/>		
Postal address (must be provided)			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Business hours phone	After hours phone	Mobile	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email			
<input type="text"/>			

2 – Your occupation

Job title

What date did you commence working in this occupation? (dd mm yyyy)

Is your occupation included in Equip's list of hazardous occupations below? No Yes

Hazardous occupations are defined in Equip's insurance policy as: working as a support person, domestic helper or carer (whether in a paid capacity or not) for an organisation which provides such services to persons suffering from Acquired Immune Deficiency Syndrome (AIDS); air traffic controller; commercial pilot; professional sport person; earth drilling, mineral exploration, miner or person working with explosives; professional entertainer such as actor, dancer, musician and stage performer; fireman or policeman; fisherman; forestry worker; workers in the horse racing industry such as a trainer, jockey and strapper; workers whose work requires them to work at heights such as rigger, scaffolder, roof worker and antenna erector; offshore oil rig worker; security guard, doorman, bouncer, or person employed in crowd control; sheltered workshop employee; seasonal worker or employees in industries with casual workforces; underground or underwater worker; sex worker.

Please provide a detailed job description and list of your occupational duties you undertake as part of your employment:

Does your occupation require you to work underground?

No Yes (less than 10% of my working hours underground) Yes (more than 10% of my working hours underground)

Need help?

Call us on 1800 682 626 or www.equipsuper.com.au Equip, GPO Box 4303, Melbourne VIC 3001

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

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Duty of disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure and the terms of that insurance. This duty of disclosure continues after you have completed this statement until after the cover has been issued by the insurer. The same duty applies before you extend, vary or reinstate the contract. You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives your duty to tell them about.

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover. If you do not tell the insurer something that you are required to tell the insurer, and they would not have insured you on the same terms if they had been told, they may avoid your cover within 3 years of issuing it.

If the insurer chooses not to avoid your cover, they may, at any time, reduce the amount for which you have been insured. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you should have. However, for death cover, the insurer may only exercise this right within 3 years of issuing the cover. If the insurer chooses not to avoid the cover or reduce the amount for which you have been insured, they may, at any time, vary the cover in a way that places them in the same position they would have been in if they had been told everything they should have been told. However, this right does not apply to death cover.

If the failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the cover as if it never existed.

Our duty of disclosure

We, the trustee, also have a duty to tell the insurer anything that we know that may affect their decision to offer you cover. The consequences of non-disclosure are the same as described above.

Privacy

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

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1800 682 626. You can also manage your communication preferences via Equip's secure website or by following any instructions in the emails we may send you.

Equip's Privacy 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, will also handle your personal information. You can view Mercer's Privacy Policy online at www.mercer.com.au/privacy.html.

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 I have provided true and correct information in this form
- understand that I may be required to provide health evidence to the insurer for underwriting purposes to commence or retain my SC insurance
- understand that if the insurer declines to provide me with SC insurance cover (new or existing), the cover and the premiums will cease as at the effective date of my commencing in the hazardous occupation
- acknowledge that I have read and understood the PDS applicable to my membership and agree to be bound by the terms and conditions outlined in it.

Signature

Date (ddmmyyyy)

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

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