

Your duty to take reasonable care not to make a misrepresentation

About your duty

When you apply for life insurance as a member of Australian Retirement Trust, the insurer may conduct a process called underwriting. It's how the insurer decides whether it will cover you, and if so on what terms and at what cost. If your application is underwritten, you will be asked questions which the insurer needs to know the answers to. These will be about your personal circumstances and may include questions about your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you provide in response to the questions is vital to the insurer's decision.

The duty to take reasonable care

When applying for insurance which is to be underwritten, you have a legal duty to take reasonable care not to make a misrepresentation before your application is accepted by the insurer. 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. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Please note that there may be circumstances where the insurer later investigates whether the information you provided was true. For example, the insurer may do this when a claim is made.

Guidance for answering questions

When answering questions as part of an application for insurance cover, you should:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the insurer before you respond.
- Answer every question.
- Answer truthfully, accurately and completely.
- If you are unsure about whether you should include information or not, you should include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), you should check every answer (and if necessary, make any corrections) before the application is submitted.
- You must not assume that Australian Retirement Trust or the insurer will contact your doctor for any medical information.

Changes before your cover starts

Before your application is accepted, the insurer may ask about any changes that mean you would now answer the questions differently. 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 this information and the questions that you are asked. Ask us or the insurer for help if you have difficulty understanding the process of applying for insurance or answering our or the insurer's questions. If you're having difficulty due to a disability, understanding English or for any other reason, we are here to help and can provide additional support for anyone who might need it.

What can the insurer do if the duty is not met?

If you do not take reasonable care not to make a misrepresentation, there are different remedies that may be available to the insurer. These are set out in the *Insurance Contracts Act 1984* (Cth). These are intended to put the insurer in the position they 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 you took reasonable care 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 they 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 the insurer exercises any of these remedies, they will explain their reasons, how to respond and provide further information, including what you can do if you disagree.

Qantas Group Super Plan (Defined Benefit members) Insurance Variation



13 11 84 | art.com.au
Reply Paid 2924 Brisbane Qld 4001

Please read the important information

Important: Before completing this form please ensure you read and understand your Duty to Take Reasonable Care Not to Make a Misrepresentation located at art.com.au/duty. Please provide us with as much information as possible. If all questions are not answered, your application may be delayed as the form may be returned. Please tick boxes where appropriate. Use **BLOCK** letters and black or blue ink when completing this form and ensure it is signed and dated.

*DENOTES MANDATORY FIELD.

If you are under 18 years of age, please contact us before completing this form.

To access information about your plan online, visit art.com.au/qgsp

Member number

if already a member

Office use only

C59462

1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*		Date of birth (DD/MM/YYYY)*
<input type="text"/>		<input type="text"/>
		Gender* <input type="button" value="M"/> <input type="button" value="F"/>
Street address / PO Box*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number		Daytime phone number*
<input type="text"/>		<input type="text"/>
Personal email address		Mobile phone number*
<input type="text"/>		<input type="text"/>

Note: Where we can we'll provide your documents, including statements and notices of changes to your account, electronically. We'll email or SMS you when information is ready to view in [Member Online](#). If you would prefer information is posted to you, change your preferences in [Member Online](#), the [Australian Retirement Trust app](#), or by contacting us.

You can use this form to:

- reduce your Additional Death and/or Total & Permanent Disability (TPD) cover
- cancel any or all of your Additional cover
- change the occupational rating on your Additional cover

2 Insurance cover

Tip: To view your existing insurance cover just login to [Member Online](#) or the [Australian Retirement Trust app](#).

Important

Before completing this section, please refer to your Super Savings – Corporate Insurance Guide for details about your insurance cover, available at art.com.au/qgsp. If you reduce or cancel any of your insurance cover but would like to increase or have cover again in the future, you will need to apply by completing a Change of Insurance Cover form, available at art.com.au/qgsp. The insurer would then assess your application. Any application for insurance cover will be subject to acceptance by the insurer and satisfactory evidence of health will be required.

2A Reduce or cancel Additional Death and/or TPD cover

I want to reduce my Additional cover to the following amount of 'fixed cover':
Death cover \$ TPD cover¹ \$

Note: Maximum cover limits may apply. Refer to your Super Savings – Corporate Insurance Guide for details. If you're **increasing** your cover, please complete a Change of Insurance Cover form.

I want to cancel the following cover:
Tick all boxes that apply.

Additional Death and TPD cover	<input type="checkbox"/>	Additional TPD cover	<input type="checkbox"/>
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Your selected cover will be cancelled effective of the date your completed Insurance Variation form is received by Australian Retirement Trust.

¹ Your Additional TPD cover can't be more than your Additional Death cover. From age 61, your Additional TPD cover will reduce. Refer to your Super Savings – Corporate Insurance Guide for details.

Please continue over page

2B Change the occupational rating on your Additional cover

Please select your occupational group:

- ☐ **Group 1** - Working mainly in a sedentary capacity or performing light manual duties within an office or retail environment, with less than 20% of time spent outdoors; or mainly engaged in light manual duties; or travel regularly for work but do not deliver goods (excludes Flight Crew).
Examples include: Telephone Sales Consultants, Customer Service Agents, Customer Sales Agents, Executives, Senior Professional Group (SPG) positions
- ☐ **Group 2** - Flight crew, skilled trades workers performing a moderate amount of manual work; or engaged in full time home duties for more than 12 months. Examples include: Avionics Maintenance Engineer (AME), Cabin Crew, Chef, Home duties, Licensed Aircraft Maintenance Engineer (LAME), Technical Crew, Pilots
- ☐ **Group 3** - Mainly performing manual work; or skilled workers performing heavy manual work.
Examples include: Airline Services Operators, Airline Services Attendants, Apprentices, Catering Service Attendants, Ground Crew/Ramp Services, Store Persons

Note: If you are still unsure of your occupation please advise your job title and describe your main occupation duties:

3 Authorisation and declaration

Sign this application form and return to Australian Retirement Trust:

Your privacy - Personal information collection notice**Australian Retirement Trust**

We are collecting your personal information to set up and/or to administer your superannuation account. We may also disclose this information to third parties such as our Insurer, medical and health professionals, if we need to, if you have given consent to the disclosure, or if we are required to by law. If you want to know more about our privacy policy, including how we collect, hold, use and disclose personal information, or how individuals can access or correct their information, visit art.com.au/privacy or call us to request a copy.

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 MetLife manages that information and their complaints process. MetLife's Privacy Policy is readily available and can be viewed at metlife.com.au/privacy.

I declare that:

- I confirm the information I have given is true and correct.
- I acknowledge and have read my Duty to Take Reasonable Care Not to Make a Misrepresentation and understand its contents and what is meant by my Duty to Take Reasonable Care Not to Make a Misrepresentation.
- I have received, read and understood the Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account (PDS) and Super Savings – Corporate Insurance Guide.
- By signing this Insurance Variation form, I acknowledge the collection and disclosure of information about me for the purposes shown above.
- I understand that any future increase to my insurance cover is subject to acceptance by the insurer and satisfactory evidence of health will be required.

Member to sign here***Full name (print in BLOCK letters)***

Date (DD/MM/YYYY)*

**Please return the form to
Australian Retirement Trust
Reply Paid 2924 Brisbane Qld 4001 OR
via art.com.au/contact-us**

We are committed to respecting your privacy and take protecting the privacy of personal information seriously. Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information. For a copy of the Privacy Policy, please visit art.com.au/privacy or call **13 11 84**.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063