

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.

Former Qantas Group Super Plan Income Protection Cover Continuation Application



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

⬇ For applications made within 90 days of ceasing employment with the Qantas Group or your employer ceases to be an associated employer of the Qantas Group.

Important: Before completing this form please ensure you read and understand your Duty to Take Reasonable Care to Not Make a Misrepresentation located at art.com.au/duty

Please make sure you've answered all relevant questions and return this form to Australian Retirement Trust within 90 days of ceasing employment with the Qantas Group. If all questions aren't answered, your application may be delayed as the form may be returned. Please tick box where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *Denotes mandatory field.

Some words in this form have specific meanings. We display these words differently, such as 'fixed term employment'. Please see meaning of these words in the Definitions section of your Super Savings – Corporate Insurance Guide Former Qantas Group Super Plan.

For more information about your insurance, please see your Super Savings – Corporate Product Disclosure Statement for Accumulation Account (PDS) Former Qantas Group Super Plan and Super Savings – Corporate Insurance Guide Former Qantas Group Super Plan, available at art.com.au/qgsp

To be eligible to apply for Income Protection Cover Continuation:

- you must be engaged in permanent full-time, permanent part-time or 'fixed term employment', and working at least 15 hours per week on the day you make this election
- you must not have left your employer as a result of 'illness' or injury

If your application is accepted by the Insurer, we will provide this Income Protection cover as Tailored cover on a 'fixed cover' basis from the date you cease employment with Qantas Group.

The 'benefit period' for Tailored Income Protection cover in the Former Qantas Group Super Plan is 2 years, with a 'waiting period' of 90 days.

Any loadings, exclusions, limitations, or restrictions that applied to your Income Protection cover on the day before it ceased will continue to apply to your recommenced Income Protection cover in the Former Qantas Group Super Plan.

Member number

if already a member

Office use only

530462

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)*	Gender*
<input type="text"/>	<input type="text"/>	<input type="text" value="M"/> <input type="text" 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"/>

➔ Please continue over page

2 Employment details

2A Employment details

What date did you cease work with your previous employer?

Did you cease work with the previous employer due to a sickness or injury?

If No, please continue this application.

If Yes, you're unable to apply to transfer Income Protection cover.

What date did you commence work with your current employer?

2B Details of your occupation

Are you currently employed?

If Yes, please complete the details of your occupation below.

Name of your employer

Industry (E.g. Mining, Manufacturing, Construction, Agriculture, Fishing, Retail, Tourism)

Occupation

Your annual income

\$

Degree/Trade qualified

When did you commence employment with your current employer? (DD/MM/YYYY)

If you are a contractor when does your employment contract cease? (DD/MM/YYYY)

List the principal duties of your occupation, and the percentage of time at work spent doing each (E.g. office work 20%, site inspection 80%).

Principal duties

Percentage of time

List the primary locations of your occupation, and the percentage of time at each location (E.g. office 20%, home 30%, suburban driving 50%).

Principal locations

Percentage of time

What is your employment status?

☐

Permanent full-time or part-time

☐

'Fixed term employment'

☐

Casual

☐

Self-employed¹

☐

Not employed

1. A person who operates a business or profession as a sole proprietor, partner in a partnership, or independent contractor, and reports income earned from self-employment.

On average, how many hours per week do you work?

☐

Under 15 hours

☐

15 hours to 60 hours

☐

Greater than 60 hours

Please note: A) Cover is only available if you're working at least 15 hours per week. B) The amount of cover provided will be limited to the lesser of: 75% of your current income, and the amount of cover provided with your previous employer. C) You must be under age 65 at the date of completing this form, in order to be eligible for Tailored Income Protection cover in your Super Savings – Corporate Accumulation account.

➔ Please continue over page

3 Income Protection eligibility

3A Please tick the box to confirm:

☐ I wish to apply for Tailored Income Protection cover in the new Former Qantas Group Super Plan

3B Personal Statement

Please answer Yes or No to the following questions

Are you absent from work or restricted, due to injury or illness, from carrying out all the usual duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)?

NO YES

Have you been off work for more than ten consecutive days in the last two years for the same medical condition?

NO YES

Have you ever had an application for Income Protection cover (or similar) declined by any insurer?

NO YES

Have you been diagnosed with an illness that reduces your life expectancy to less than 24 months from today?

NO YES

4 Authorisation and declaration Sign this application form and return to Australian Retirement Trust

I declare that:

- The information I've given in this application and any separate statements I've given with it are true. I've disclosed everything that the Insurer needs to know when deciding whether to insure me.
- I acknowledge and have read my Duty to Take Reasonable Care to Not Make a Misrepresentation at art.com.au/duty and all of my details on this form are correct.
- I've read and understood the accompanying Super Savings – Corporate Product Disclosure Statement for Accumulation Account (PDS) Former Qantas Group Super Plan.
I understand that other important information which forms part of the PDS is contained in Super Savings – Corporate Insurance Guide Former Qantas Group Super Plan and that the entire PDS should be read.
- I understand that premiums will be deducted from my Accumulation account, and have considered the effect this will have on my super balance in retirement.
- I understand that I'm able to cancel my cover in the future.

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.

Member to sign here*



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**.