

# Insurance opt-in for casual employees

## WEST STATE SUPER AND GESB SUPER

Member Services Centre 13 43 72   Facsimile 1800 300 067   gesb.com.au  
PO Box J 755, Perth WA 6842   Level 4 Central Park, 152 St Georges Terrace, Perth

### WEST STATE SUPER AND GESB SUPER INSURANCE ONLY

- This form allows you to opt-in for insurance cover if you meet the eligibility criteria for cover but did not receive it automatically because you are employed or initially employed on a casual basis.
- We must receive your completed form within 90 days of GESB receiving your first Employer Superannuation Guarantee (SG) contribution from your new employer.

### SECTION 1 YOUR DETAILS

GESB member number

Mr  Mrs  Miss  Ms  Other

Surname (Family name) please print

Given names

Postal address

Postcode

Email address

Telephone - home

Telephone - work

Telephone - mobile

### SECTION 2 OCCUPATIONAL CATEGORY

Provide a description of your usual occupation below and select from 1 of 4 occupation categories:

Occupation description (required)

Select from one of the following (✓):

- White Collar  
Occupations that are office based with no manual work, eg clerical roles, administrative roles such as office managers, accountant, computer analyst, lecturer, social worker, administrator, secondary school teacher, clerk.
- Light Blue Collar  
Occupations which are primarily non-manual but may involve light manual duties only, eg hairdresser, dental assistant, shop assistant, florist, cashier, tailor, child care worker.
- Blue Collar / Heavy Blue Collar  
Blue Collar occupations that involve a moderate degree of manual work, or recognised qualified trades, eg baker, gasfitter, electrician, mechanic, printer, sign writer, greengrocer.  
Heavy Blue Collar Heavy manual occupations or those with a degree of additional risk of disability, eg boilermaker, gardener, storeman, tyre fitter, welder.
- Hazardous occupations  
Hazardous occupations that involve high accident or health risks, eg police officers, fire fighters, prison officers, underground mine workers, any occupations involving hazardous chemicals or work environments.

AIA Code  
ADCOR



### SECTION 3 WHAT COVER DO YOU NEED

I would like to apply for:

<b>Death</b>	\$ <input type="text"/> In increments of \$10,000*	Up to the Basic cover for your age shown in the following table
<b>TPD</b>	\$ <input type="text"/> In increments of \$10,000*	
<b>SCI<sup>A</sup></b>	\$ <input type="text"/> In increments of \$200 per month <sup>#</sup>	Up to a maximum of \$1,200 per month <sup>^</sup>

If you want to apply for cover in excess of the maximum Basic cover, apply through Member Online under 'Your insurance' or download an application from [www.gesb.com.au/brochures](http://www.gesb.com.au/brochures).

\* Death and TPD nominated amounts will be rounded down to the nearest \$10,000 if not in \$10,000 increments.

<sup>#</sup> SCI nominated amounts will be rounded down to the nearest \$200 if not in \$200 increments.

<sup>^</sup> The maximum SCI cover you can apply for is the lesser of \$1,200 or 85% of your income (75% of income and up to a 10% contribution to super). Refer to the 'Insurance and your super' brochure for more information.

The following table outlines the Basic cover limits:

Your Current Age	Basic Cover Death and TPD	
15 - 45	\$200,000	
46	\$190,000	
47	\$180,000	
48	\$170,000	
49	\$160,000	
50	\$150,000	
51	\$140,000	
52	\$130,000	
53	\$120,000	
54	\$110,000	
55	\$100,000	
56	\$90,000	
57	\$80,000	
58	\$70,000	
59	\$60,000	
60	\$50,000	
	Death	TPD
61	\$50,000	\$40,000
62	\$50,000	\$30,000
63	\$50,000	\$20,000
64	\$50,000	\$10,000

### SECTION 4 SALARY CONTINUANCE INSURANCE WAITING PERIOD

If you wish to hold SCI cover, you must select a waiting period. Payment of your insured SCI benefit will only commence after your claim has been approved and you have served your waiting period. The waiting period impacts the premiums you will pay - longer waiting periods attract a lower premium. You should refer to the 'Insurance and your super' brochure for more information.

You can choose from 90, 120 or 180 days using this opt-in form. If you want to select a shorter waiting period of 30 or 60 days, you will also need to complete a full 'Insurance application'. Apply through Member Online in the 'Your insurance' tab or download an application from [www.gesb.com.au/brochures](http://www.gesb.com.au/brochures).

Waiting period (✓ one):

90 days  120 days  180 days

### SECTION 5 UNDERWRITING QUESTIONS

To enable the Insurer, AIA Australia Limited to assess your application, you must answer the following questions.

- If you are applying for Death and/or TPD cover - answer questions A and B only
  - If you are applying for SCI cover - answer all questions
- A. Are you suffering from and/or have you been diagnosed with a Terminal Condition\* as defined below or any cancer or cardiovascular condition?  Y  N
- B. Are you at the date of signing this application due to a sickness or injury:  Y  N
- absent from work, or
  - restricted from being capable of performing your full and normal duties for at least 30 hours per week, regardless of the hours you actually work, or
  - in receipt of and / or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income, or
  - been absent from work for more than 10 consecutive days, in the last 2 years for the same medical condition?
- C. Have you ever had an application for Death, TPD and/or Income Protection insurance cover declined or accepted subject to an exclusion?  Y  N
- D. Have you in the last 3 years made a claim for any injury or sickness (lasting more than 4 weeks) through Workers Compensation, Sickness Benefit, Invalid pension or any other insurance providing accident or sickness cover?  Y  N

\* 'Terminal Condition' means the diagnosis of any illness or injury which, in the opinion of an appropriate medical specialist, could result in your death within 12 months, regardless of any treatment that may be undertaken.

**If you answer 'Yes' to any of the above questions, you are not eligible to opt-in.** You can apply to have insurance cover by completing a full 'Insurance application' and provide any evidence requested by the Insurer. Apply through Member Online in the 'Your insurance' tab or download an application from [www.gesb.com.au/brochures](http://www.gesb.com.au/brochures). Any cover will be subject to the Insurer accepting your application and any conditions specified in the Insurer's acceptance.

## SECTION 6 DECLARATION

I acknowledge that:

- I have read the 'Insurance and your super' brochure and the section 'Important information' which contains information on your duty of disclosure, non-disclosure and misrepresentation and privacy. I understand this brochure serves as general information only and does not contain financial advice.
- I authorise the Insurer, AIA Australia, to change my insurance details as indicated on this form, but understand this is at the Insurer's discretion and I may be required to provide additional information before my cover is changed.
- I declare that the information provided on all pages of this form is true and correct. I understand that if I have made a false or misleading statement or withheld any relevant information, GESB may as it thinks appropriate:
  - Reject any application, or subsequent application, for a benefit where the entitlement to that benefit may have been affected by false or misleading information; or
  - Provide such a benefit or entitlement as, in the opinion of GESB would have been provided if the false or misleading information had not been given or withheld.
- I understand that an application for a change in the level of my insurance cover will only come into effect upon acceptance by the Insurer.
- I understand that if I apply for Basic SCI cover, that it will be subject to Limited Cover. This means you are only covered for claims arising from a sickness which became apparent or an injury which occurred on or after the cover commenced or most recently commenced under this Plan.
- I understand that if I apply for Basic cover, I must be actively 'At Work'. This means you are engaged in your full and normal duties and are working normal hours without limitation or restriction due to sickness or injury. You are also capable of performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though your actual employment may be on a full-time, part-time, contract or casual basis, on the day of signing this application form; and you are not in receipt of and/or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits.
- I understand my cover will be a fixed amount until I change it, however my TPD cover will automatically reduce annually to nil from my 61st birthday until age 65.

Your signature

X

Date

/ /

## IMPORTANT INFORMATION

### Your duty of disclosure

Before you enter into or become insured under a contract of life insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the Insurer before you extend, vary or reinstate your insurance. Your duty however does not require disclosure of a matter:

- That diminishes the risk to be underwritten by the Insurer;
- That is of common knowledge;
- That your Insurer knows or, in the ordinary course of its business, ought to know; or
- As to which compliance with your duty is waived by the Insurer.

### Non-disclosure and misrepresentation

If you fail to comply with your duty of disclosure and the Insurer would not have entered into a contract on any terms if the failure had not occurred, the Insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the Insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the Insurer may avoid the contract at any time. An Insurer who is entitled to avoid a contract of insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the contribution that would have been payable if you had disclosed all relevant matters to the Insurer.

### Privacy

By completion of this form you consent to any personal information, including information that may be of a sensitive nature we or AIA Australia may collect about you in the normal course of our and AIA Australia's business, being used as outlined in our and AIA Australia's respective Privacy Policies. These policies are designed to protect your interests and are consistent with the requirements of the Privacy Act. A copy of AIA Australia's privacy policy can be obtained from [www.aia.com.au](http://www.aia.com.au). GESB has a Privacy Statement to ensure that it handles private information about individuals responsibly. GESB's Privacy Statement is available at [gesb.com.au](http://gesb.com.au) or can be obtained by contacting your Member Services Centre on 13 43 72.

## MORE INFORMATION

We will send you a confirmation notice outlining your new insurance details and any relevant premiums.

For more information contact your Member Services Centre on 13 43 72.

Check that all relevant parts of this form have been completed, then send to:

**GESB**  
**PO Box J 755**  
**Perth WA 6842**