

Choose if you want insurance cover in super



Complete this form to choose if you want to have automatic insurance cover in your super before you reach age 25 and your super account balance reaches \$6,000.

How do I apply?

- Carefully read and complete this form.
- If you'd prefer to do this online, visit plum.com.au/choosecover and log in to the secure member area, using your member number and password.

Your options

Please carefully read the below options:

- Choose the **'Yes, I want automatic insurance cover'** option, if you want to start your automatic insurance cover before you turn 25 and your super account balance reaches \$6,000.

By choosing to start your automatic cover, you are also electing to have any existing or future insurance cover maintained, even if your super account doesn't receive an amount such as a contribution or rollover for a continuous period of 16 months. We'll confirm that your insurance cover has started, the type and amount.

- Choose the **'No, I don't want automatic insurance cover in the future'** option, if you don't want your insurance cover to start automatically when you're at least age 25 and your super account balance has reached \$6,000.

When you join your employer plan, if you meet eligibility criteria, insurance cover may be available to you without the need for an application or health checks. This is called **"automatic insurance cover"**.

If you don't complete this form, you'll receive automatic insurance cover when:

- you reach age 25 and your super account balance reaches \$6,000, and
- you meet the eligibility criteria.

You'll find more information about the eligibility requirements, including whether pre-existing conditions are covered, in the relevant *Insurance Guide* which forms part of the *Product Disclosure Statement (PDS)*.

How do I make sure I have the right amount of insurance cover?

You should consider speaking to a financial adviser to find out the right amount of insurance cover for you. If you don't have a financial adviser, contact us on **1300 55 7586** and we can put you in touch with one.

You might like to check out our insurance estimator at plum.com.au/insurance/insurance-estimator which may help you determine the level of cover you may need.

For more information about super and insurance please visit the Australian government website: moneysmart.gov.au

If you'd like to change or cancel your insurance cover, please complete the *Insurance Form* for your employer plan by logging in to your super account at plum.com.au or by contacting us on **1300 55 7586**.

Step 1 - Complete your personal details (please use BLOCK letters)

Member number	Date of birth						
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>					
Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Given names				Surname (family name)			
<input type="text"/>				<input type="text"/>			
Unit number	Street number	Street name					
<input type="text"/>	<input type="text"/>	<input type="text"/>					
Suburb	State	Postcode	Country				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Contact number	Email						
<input type="text"/>	<input type="text"/>						

Step 2 - Choose your options

Yes, I want automatic insurance cover.

By ticking this box, I understand that:

- I'm choosing to have automatic insurance cover in super even if I'm under age 25 and my super account balance is less than \$6,000
- premiums deducted from my super account to pay for my insurance cover will reduce my super account balance
- my super account balance must be more than the cost of my insurance cover, and
- I'm choosing to have any existing or future insurance cover maintained, even if my super account doesn't receive an amount such as a contribution or rollover for a continuous period of 16 months.

No, I don't want automatic insurance cover.

By ticking this box, I understand that:

- I'm choosing not to have automatic insurance cover now
- I'll no longer be eligible to receive any future automatic insurance cover (except where it is fully paid for by my employer)
- if I change my mind later and would like to have insurance cover, I'll need to apply for insurance cover and I may need to provide personal, medical and employment information and my application will need to be approved by the insurer, and
- if I have existing insurance cover it won't be cancelled, and I'll need to contact **1300 55 7586** to cancel it.

By signing and submitting this application, you represent that the information you have provided is true and correct.

Your full name (Print in BLOCK LETTERS)	Your signature	Date (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Please return this completed form to:
Plum Super
GPO Box 63
Melbourne VIC 3001
Email address: plum.insurance.mail@plum.com.au

If you have any questions:
Web: plum.com.au
Phone: 1300 55 7586
Monday to Friday between 8am and 7pm AEST
(8pm daylight saving time)