

Fix your Death and Total and Permanent Disablement cover Plum Personal Plan

plum.



Complete this form if you're an insured member who wants to fix Death-only or Death and Total and Permanent Disablement (TPD) cover in the Plum Personal Plan.

Your duty to take reasonable care not to make a misrepresentation

About this application and your duty

When you apply for life insurance, the Insurer conducts a process called underwriting. It's how the Insurer decides whether to cover you and, if so, on what terms and at what cost.

The Insurer asks questions they need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give in response to their questions is vital to their decision.

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

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 gave was true. For example, the Insurer may do this when a claim is made.

Guidance for answering the Insurer's questions

You are responsible for the information provided to the Insurer. When answering their questions, please:

- think carefully about each question before you answer. If you're unsure about any question we are here to help and you can contact us
- answer every question
- answer truthfully, accurately and completely. If you're unsure about whether you should include information, please include it
- review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted, and

- do not assume that the Insurer will contact your doctor for any medical information. If you're unsure about whether you should include information or not, please include it.

Your duty to take reasonable care not to make a misrepresentation continues until the time your insurance cover starts. The duty applies when you answer questions in your application and whenever the Insurer obtains more information from you.

If you need help

It's important that you understand this information and the questions the Insurer asks. Ask us or your adviser for help if you need help understanding the process of buying insurance or answering the Insurer's questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help and can provide additional support for anyone who might need it. If you want, you can have a support person you trust with you.

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

If the person who answers the Insurer's questions does 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) and 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 the person who answered the Insurer's questions 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 the Insurer 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, the Insurer will explain their reasons, how to respond and provide further information, including what you can do if you disagree.

Trustee
NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

Fund
MLC Super Fund
ABN 70 732 426 024

Plum Super
GPO Box 63
Melbourne VIC 3001

Telephone 1300 55 7586
Web plum.com.au
Insurer MLC Limited

How do I apply?

It's simple to apply:

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

By returning this form, we'll know that you've chosen to fix your Death-only or Death and TPD cover at current amount in your super account. We'll write to you, confirming we've received your form and provide you with your insurance details.

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"/> <input type="text"/> / <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="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 - Answer the health questions

If you answered 'Yes' to any health questions below, you're not eligible to fix your cover.

- | | | |
|--|------------------------------|-----------------------------|
| 1. Are you restricted, due to illness or injury, from performing the usual duties and hours of your current and normal occupation? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Are you currently disabled and unable to perform any of your pre-disability duties? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Do you have a current claim, or do you intend to make a claim for any life, disability or trauma insurance, workers compensation, social security or veteran affairs? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Have you been diagnosed with any illness that reduces your life expectancy to less than 12 months from today? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Step 3 - Important information for insurance applicants

It is important that you read and understand the duty to take reasonable care not to make a misrepresentation and the following information before signing this application form. Once you have signed, the Trustee and Insurer intend to rely on the information that you provide. If you do not understand the information, or if any of the information does not reflect your understanding of the arrangement, you should contact us on **1300 55 7586** before signing and returning this form.

Before submitting this application it is important that you understand the following information:

- You're choosing to fix your Death and TPD cover and it won't reduce by 5% each year from age 40.
- If your TPD cover is higher than your Death cover, it will become fixed at the same level as your Death cover.
- From age 61, your TPD cover will reduce by equal amounts each year until it ends at age 65.
- Premiums are payable by you in respect of your chosen insurance cover as outlined in the *Product Disclosure Statement (PDS)* (including the relevant *Insurance Guide*).
- These premiums will be deducted from your super account and may change in the future.
- It's your responsibility to confirm that the choice of insurance cover you are applying for is appropriate for you and you should consider taking licensed financial advice before proceeding.
- None of the representatives of the Trustee or Insurer are authorised to make any specific recommendations or give specific advice to you concerning your selection of insurance cover.
- The level of cover you have chosen is subject to and may be adjusted for any restrictions, conditions and limitations set out in the PDS, the Plan's insurance policy and the Insurer's underwriting terms as amended from time to time.
- Any personal information you provide will be handled in accordance with the Insignia Financial Group Privacy Policy, which outlines how the Trustee will manage your personal information, how you may access or correct your personal information, and how you may complain about a breach of privacy. You may obtain a copy of the Insignia Financial Group Privacy Policy by visiting plum.com.au/privacy or calling **1300 55 7586**.
- Your super account needs to have sufficient funds to pay for the cost of your insurance to maintain your insurance.
- If you cancel your insurance cover, we'll confirm that your insurance cover has been cancelled and the date it was cancelled.
- By signing and submitting this application, you are 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. You can request to cancel your insurance cover at any time.

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"/> <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)