

Life Events Cover Application

September 2021

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341
GPO Box 4129, Sydney, NSW 2001

Group Risk Administration

Phone 1800 648 921
Email group.risk@onepath.com.au
Website onepath.com.au

Instructions

- All sections must be completed in black or blue ink and in BLOCK CAPITAL letters.
- All questions must be completed by you, the insured member. Please attach a separate page if you require more space for an answer.
- Please return the completed form and supporting evidence to: **OnePath Life Limited**, GPO Box 4129, Sydney NSW 2001.

When to use this form

OnePath Life is the insurer in respect of a group insurance plan with either your employer or superannuation fund (whichever you are an insured member of). Please complete this form if you are an insured member who wants to apply for increased Death Cover only or Death and Total and Permanent Disablement (TPD) Cover as a result of a specific life event. The amount of increase is one unit of cover (for unit based cover), or 25% of your cover (for fixed dollar cover or formula based cover).

A specific life event is any of the following:

- marriage (or upon the subsistence of an interdependent relationship for two years or more)
- a dependent child starting secondary school
- the birth or adoption of a child
- taking out a new mortgage, or increasing an existing mortgage on the principal place of residence.

You cannot apply to increase your cover under the Life Events Cover Option if:

- you have made or are entitled to make a claim in relation to any life insurance policy
- you are aged 55 years or older at the date of the specific life event
- we have previously declined an application for any increased cover
- you have increased cover under the Life Events Cover Option in the previous 12 months
- your application is made after 90 days of the specific life event occurring
- you have been provided with increased cover under the Life Events Cover Option on three previous occasions
- you are applying to increase your cover because of marriage, and have previously increased your cover under the Life Events Cover Option because of your marriage.

Duty to take reasonable care not to make a misrepresentation

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer. To meet this duty, you must also take reasonable care not to make such a misrepresentation.

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

Not meeting your legal duty 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 we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

About this application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can provide cover, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information given to us in response to our questions is vital to our decision.

When you apply for insurance benefits through a superannuation fund or ask to extend or make changes to existing insurance benefits, the fund trustee may pass on to us personal information you provide to them. You also therefore need to take reasonable care not to make a misrepresentation when providing this information to the fund trustee.

Residential address (this cannot be a PO Box)

Suburb State Postcode

Country

Phone Home Business

Mobile Fax

Email

I authorise one of OnePath's underwriting staff or an authorised service provider to contact me by phone if further information is required.

I can be contacted during the following times:

Monday Tuesday Wednesday Thursday Friday Any business day

Between am/pm and am/pm

Please tick your preferred contact method:

home phone work phone mobile phone

3. Eligibility

I confirm that:

- in the event of marriage, I have not previously obtained more cover under the Life Events Cover Option because of marriage..... True False
- as at the date of the specific life event, I was aged below 55 years..... True False
- I have never had an application for increased cover declined by OnePath Life (formerly ING Life Limited) True False
- I have not made, nor am I entitled to make a claim in relation to any life insurance policy, whether it is issued by True False
OnePath Life or any other insurer

If you have answered "False" to any of the statements in Section 3, you cannot proceed with this application to obtain more cover. To find out how else you can apply for more cover, phone us on 1800 648 921.

4. Specific life events

Please select one by ticking the appropriate box

Specific life event	Date of event (dd/mm/yyyy)	Supporting evidence to attach to the completed application form
<input type="checkbox"/> Marriage; or <input type="checkbox"/> Upon the subsistence of an interdependent relationship for two years or more	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> / <input type="text"/>	<ul style="list-style-type: none"> • Marriage certificate in respect of your marriage under the <i>Marriage Act 1961</i>; or • Evidence that establishes the subsistence of your relationship for at least two years.
<input type="checkbox"/> A dependant child starts secondary school	<input type="text"/> / <input type="text"/> / <input type="text"/>	<ul style="list-style-type: none"> • Letter of admission from the secondary school your dependent child will be attending.
<input type="checkbox"/> Birth of a child; or <input type="checkbox"/> Adoption of a child	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> / <input type="text"/>	<ul style="list-style-type: none"> • Birth certificate of your child; or • Adoption documentation confirming that you have adopted a child.
<input type="checkbox"/> Taking out a new mortgage on the principal place of residence; or <input type="checkbox"/> Increasing an existing mortgage on the principle place of residence	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> / <input type="text"/>	<ul style="list-style-type: none"> • Written confirmation from your accredited mortgage provider(s) of the amount and effective date of the mortgage; or • Written confirmation from your accredited mortgage provider(s) of the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage.

5. Declaration by the insured member

- I have read and understood the questions in this Life Events Cover Application.
- I have read and understood my duty to take reasonable care not to make a misrepresentation and declare that the statements and answers provided in this application are true, accurate and complete (including those not in my own handwriting).
- I understand that all the information I have provided in connection with this application will be used by OnePath Life to determine whether to increase my insurance cover.
- I understand that the increased cover I have applied for will not become effective until I am notified in writing that my application has been accepted.
- I understand and accept that all terms and conditions that currently apply to my existing cover provided by OnePath Life will also apply to any increased cover.
- I have read and understood my duty to take reasonable care not to make a misrepresentation and the consequences of not meeting the legal duty and answering all questions truthfully and completely.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this Declaration, my application will not be considered by OnePath Life.
- I authorise any person referred to in this application form to verify any aspect of it, and disclose any information that they may possess about me to OnePath Life in relation to my application.
- I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in the Privacy Statement on this form (see Section 6).

Signature of insured member

X

Date (dd/mm/yyyy)

/ /

6. Privacy Statement

In this section 'we', 'us' and 'our' refers to OnePath Life Limited. 'You' and 'your' refers to policy owners and life insureds. Any reference to your personal information includes any health or other sensitive information we may hold about you.

We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onpath.com.au/insurance/privacy-policy

We may disclose your personal information to certain third parties as outlined below. Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us to detect and protect against consumer fraud
- organisations performing administration and/or compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial advisor)
- the policy owner (or parties acting on behalf of the policy owner)
- regulatory bodies, government agencies, law enforcement bodies and courts
- our related companies (members of Zurich Insurance Group Ltd group), including for carrying out any group business functions
- organisations, including those in an alliance with us or our related companies, to distribute, manage and administer our products and services, carry our business functions, enhance customer service and undertake analytics activities.

We will also disclose your personal information in circumstances where we are required by law to do so. Examples of such laws are:

- the *Family Law Act 1975 (Cth)* enables certain persons to request information about your interest in a superannuation fund
- the disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information required by law

We may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at onepath.com.au/insurance/privacy-policy

Privacy consent

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify us in writing.

If you give us personal information about someone else, you must show them a copy of this document or our Privacy Policy available at onepath.com.au/insurance/privacy-policy so that they may understand the manner in which their personal information may be used or disclosed by us in connection with your dealings with us.

Privacy Policy

Our Privacy Policy contains information about:

- when we may collect information from a third party
- how you may access and seek correction of the personal information we hold about you and
- how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing

GPO Box 75

Sydney NSW 2001

Email: insuranceprivacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 13 36 67.

More information can be found in our Privacy Policy at onepath.com.au/insurance/privacy-policy

Overseas recipients

We may disclose your personal information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in OnePath Life's Privacy Policy at onepath.com.au/insurance/privacy-policy