

Use this form to apply to increase your Rest insurance cover in relation to a Life Event (as long as you already have existing cover).

Please write in **BLOCK LETTERS** and use a **BLACK** or **BLUE** pen. Print 'X' to mark boxes where applicable. Please ensure you have completed all relevant sections. Once you have completed and signed this form, please mail to: **PO Box 350, Parramatta NSW 2124.**

## Life event cover

You can apply for additional cover at key life events by answering a few, short health questions.

A Life Event is when you:

- receive an increase in salary of 10% or more from your employer
- get married or start a de facto relationship
- adopt or become a parent of a child
- have a dependent child starting primary school, secondary school, or tertiary education
- mortgage your home as security for a loan which is used to purchase that home (and not to refinance an existing home or other loan or to purchase an investment property)
- get divorced or terminate a de facto relationship
- suffer the death of your spouse including de facto
- first become eligible for a Carer Allowance from Centrelink.

The maximum amount you can increase your cover by is:

- Death and/or Total and Permanent Disability (TPD): \$200,000
- Income Protection: \$2,000 per month

You'll need to apply either within 90 days of the event, or within 90 days of the day we send you an annual statement (as long as the event was within 12 months). You can only apply for one Life Event increase every 12 months.

## Duty of disclosure

You have a duty to disclose information in an honest and accurate manner. Please read your Duty of Disclosure on page 5.

The information you provide in this application form will be used by the Insurer to determine the type and level of insurance cover offered to you. If you provide misleading or inaccurate information you may experience delays upon lodging a claim or be determined ineligible to claim benefits. In some cases your insurance cover may be avoided or cancelled.

If you need clarification about any issue or the nature of the questions asked in this application form, please seek independent assistance before completing and submitting this application.

## Section 1: Personal details

Member number	Date of birth (dd/mm/yyyy)	Gender
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="radio"/> (M/F)
Mr/Mrs/Ms/Miss/Dr	Surname	
<input type="text"/>	<input type="text"/>	
Given name(s)		
<input type="text"/>		
Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Section 1: Personal details Continued

### Mailing Address (if different from previous page)

Unit number	Street number	Street name		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
Suburb/Town		State	Postcode	
<input type="text"/>		<input type="text"/>	<input type="text"/>	
Telephone (business hours)		Mobile		
<input type="text"/>		<input type="text"/>		
Email address				
<input type="text"/>				
Salary (before tax) - optional		Job title/occupation		
<input type="text"/>		<input type="text"/>		

## Section 2: Your life event

1. What life event are you applying for increased cover for?

- Received an increase in salary of 10% or more from your employer
- Got married or started a de facto relationship
- Adopted or became a parent of a child
- A dependent child started primary school, secondary school, or tertiary education
- Mortgaged your home as security for a loan which is used to purchase that home (and not to refinance an existing home or other loan or to purchase an investment property)
- Got divorced or terminated a de facto relationship
- Suffered the death of your spouse including de facto
- First became eligible for a Carer Allowance payable by Centrelink

2. Applications must be received within 90 days of the event, or within 90 days of the day we send you an annual statement (as long as the event was within 12 months). You can only apply for one Life Event increase every 12 months.

When did your Life Event occur? (DD/MM/YYYY)  /  /

## Section 3: Choose cover that's right for you

Insert the amount(s) that you would like to increase your cover by below:

Cover type	Additional required cover amount
Death (Maximum Amount \$200,000)	\$ <input type="text"/>
TPD (Maximum Amount \$200,000)	\$ <input type="text"/>
Income protection* (Maximum Amount \$2,000 per month)	\$ <input type="text"/>

\* It's important to ensure you don't apply for more cover than you need. The maximum benefit payable for Rest Super is 77% of your Pre-Disability Income plus a super component of 12% of the monthly income benefit. The maximum benefit payable for Rest Corporate is 75% of your Pre-Disability Income plus a super component of 12%.

## Section 4: Your personal history

At the date of this application:

1. Are you:
  - a) unemployed; or
  - b) unable to do the duties of your usual job without restriction for at least 20 hours per week due to illness or injury (even if you are not employed to work 20 hours per week).
 Yes  No
  
2. Due to illness or injury, have you:
  - a) been away from work for more than 10 working days in a row (other than with a cold or flu) in the past 12 months;
  - b) been told by your doctor that you'll need to take at least 10 working days in a row off work within the next 12 months; or
  - c) changed your usual job or work duties in the past 12 months?
 Yes  No
  
3. Have you ever had any application for death, terminal illness, total and permanent disability or income protection cover;
  - a) declined; or
  - b) offered to you with an exclusion and/or loading?
 Yes  No
  
4. Do you have an illness or injury which will, or is likely to, reduce your life expectancy to less than 24 months?
 Yes  No
  
5. Due to illness or injury have you ever made a claim, or are you intending to make a claim:
  - a) for Workers' Compensation;
  - b) for Government benefits (e.g. sickness benefit, invalid pension);
  - c) from a motor accident scheme; or
  - d) from a superannuation fund or an insurance policy that provides terminal illness cover, total and permanent disability cover, or income protection cover (including accident or illness cover)?
 Yes  No

If you answered 'Yes' to any of the questions in Section 4 you'll not be eligible for Life Event insurance cover. Instead, to increase your cover you will need full underwriting. Log into [rest.com.au/memberaccess](https://rest.com.au/memberaccess), go to the insurance tab and use the 'Change your insurance' button to choose your cover. Or download the relevant 'Application for Insurance' from the insurance tab at [rest.com.au/forms](https://rest.com.au/forms).

## Section 5: Information we need

The table below lists the documents you need to attach to this application for your life event.

Eligible life event	Supporting documents
Got married	Marriage certificate
Adopted or became a parent of a child	Birth certificate Your child's adoption documents
Got divorced or terminated a de facto relationship	Divorce order Proof of your de facto relationship form
Suffered the death of your spouse including de facto	Death certificate
Commencement of a de facto relationship	Written co-habitation or personal or domestic relationship agreement. Proof of your de facto relationship form

## Section 5: Information we need Continued

Eligible life event	Supporting documents
A dependent child started primary school, secondary school, or tertiary education	Confirmation of enrolment or a letter from the principal of the primary or secondary school your child is attending. Your child's birth certificate or adoption documents.
First became eligible for a Carer Allowance payable by Centrelink	Letter from Centrelink confirming you are receiving a carer's allowance
Received an increase in salary of 10% or more from your employer	A letter from your employer confirming an increase to your annual wages
Mortgaged your home as security for a loan which is used to purchase that home (and not to refinance an existing home or other loan or to purchase an investment property)	Letter from your bank confirming the commencement of your new mortgage to purchase your principal place of residence

Please ensure that all copies must be certified. A certified copy is a copy of an original document that has been certified by any of the following:

- a Justice of the Peace
- a pharmacist, medical practitioner, nurse, dentist, optometrist, chiropractor, physiotherapist, psychologist or veterinary surgeon
- a teacher employed on a full-time basis at a school or tertiary education institution
- a police officer
- a notary public
- a bank, building society, credit union or finance company officer with five or more years of continuous service
- an officer with, or authorised representative of, a holder of an AFSL with five or more years continuous service with one or more licensees
- a permanent employee of the Commonwealth or a Commonwealth authority, a State/Territory or a State/Territory authority or a local government authority, with five or more years of continuous service
- a Member of the Parliament of the Commonwealth, the Parliament of a State/Territory or local government authority of a State/Territory
- an Australian consular or diplomatic officer (within the meaning of the Consular Fees Act 1955)
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants
- a registrar or deputy registrar of a court
- a person enrolled as a legal practitioner on the roll of the Supreme Court of a State/Territory or High Court of Australia
- a judge or magistrate of a court
- a Chief Executive Officer of a Commonwealth Court

A certified copy must be noted as follows: I certify this to be a true copy of the document shown and reported to me as the original document.

This certification must have the certifier's full name, qualification, registration number (where applicable) and be signed and dated.

## Section 6: Declaration

### Your duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract. You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell us about.

### If you do not tell us something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, they may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and they would not have insured you if you had told them, they may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you should have. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount you have been insured for, they may, at any time vary the contract in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

I declare that I:

- agree to be bound by the terms of cover set out in this application form and I have read and understand the relevant Rest Insurance Guide
- have carefully considered all the questions and all answers provided are true and correct
- have read and understand the duty of disclosure above and I have not withheld any information that may affect the Insurer's decision as to whether to accept my application
- have read and understand TAL's Privacy Policy available at <https://www.tal.com.au/Privacy-Policy> and Rest's Privacy Policy available at [rest.com.au](https://rest.com.au) and agree that the Trustee and/or the Insurer may use my personal information for the purposes described
- understand that my request for cover will not commence until the Insurer accepts it and Rest advises me in writing
- understand that the cost of my insurance is in part affected by my occupation, and that any change to my occupation in the future will be reflected in the cost of my cover

### Your privacy is important to us

Our Privacy Policy sets out how your personal information is managed and is available to at [rest.com.au](https://rest.com.au) or contact us on 1300 300 778 for a copy of the Policy.

A copy of the TAL Privacy Policy is available at <https://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL by telephoning 1300 209 088.

By completing this form, you consent to any personal information, including information that may be of a sensitive nature and collected by TAL in the normal course of their business, being used as in the manner set out in the TAL Privacy Policy.

Signature of applicant

(dd/mm/yyyy)

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