



# Insurance changes

Use this form if you want to:

- > cancel your insurance cover
- > fix or reduce your cover
- > change the waiting period and benefit period for income protection cover
- > change your occupation category
- > continue your income protection cover (after changing employers)

This is a generic insurance form designed to cater for the variety of product types we offer in smartMonday. Some options listed in this form may not be available to you depending on the product or type of employer sub-plan you are in. We may not be able to process your application if this is the case. Please check the relevant PDS Insurance guide for your membership, or call us for more information. Any changes will apply from the date we process your completed form.

## 1. Your details

If you have any questions,  
please call us on **1300 614 644** or email  
**enquiry@smartmonday.com.au**

For more information go to our website  
**smartmonday.com.au**

Member number *(if known)*

First name

Last name

Date of birth *(DD/MM/YYYY)*

Phone

Email

Postal address

Suburb

State

Postcode

Send your completed form to: smartMonday, GPO Box 1202, Brisbane QLD 4001

smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the Fund). The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. This document has been prepared by smartMonday on behalf of the Trustee. smartMonday products are part of the Fund.

## 2. Cancel your insurance cover

I wish to cancel my:

Death cover                      TPD cover                      Income Protection cover

- If you cancel your insurance cover in your smartMonday account, any applications for cover in the future will be subject to insurer approval and require you to provide evidence of your health.
- If allowed in your plan, any TPD cover amount greater than the amount of death cover will incur a premium loading of 20%. See the PDS Insurance guide relevant to your membership for more information.

## 3. Fix or reduce your cover

(Note: if you want to apply for new or additional cover use the relevant application and/or personal statement forms available on the website or contact us)

I wish to fix my Death and/or TPD cover at its current amount or reduce my cover to the new amount shown below:

Death cover    \$

TPD cover      \$

If you fix or reduce your cover:

- premiums will be recalculated each year based on your age and occupation
- If allowed in your plan, any TPD cover amount greater than the amount of death cover will incur a premium loading of 20%. See the PDS Insurance guide relevant to your membership for information.
- any applications for new or additional insurance cover in the future will be subject to insurer approval and require you to provide evidence of your health.

## 4. Select the 'Home Duties' definition of TPD (personal members only)

If you are a personal member in smartMonday PRIME member and you wish to apply for the special 'Home duties' TPD definition, tick the box below. This is an additional definition of total and permanent disablement that may be available to you if you are wholly engaged in full-time unpaid Domestic Duties in your residence. See the Insurance guide of the smartMonday PRIME PDS for more information, or call us to speak to a smartCoach.

**Home Duties definition** - I want this definition to be added to my insurance cover.

## 5. Change benefit period/waiting period for income protection cover

I wish to:

Change my benefit period to                      up to 2 years                      up to 5 years                      to age 65

Change my waiting period to                      30 days                      60 days                      90 days

If you are applying for:

- a longer benefit period, or
- a shorter waiting period

this change will be subject to insurer approval and require you to provide evidence of your health.

## 6. Change your occupation category

Occupation

Industry

Name of employer (*current/new*)

Employment status (*Full-time, part-time, casual, contract*) Average number of hours worked per week (*approx*)

Daily duties in your occupation (*include approx % of your time spent on core duties*)

Your annual before-tax salary (*approx*) \$

- If your occupation at date of claim is determined to be higher risk than the current occupation you have indicated above, additional premiums will be deducted from any insurance benefit paid.
- If an updated occupation places you in a new occupation category, that new category will apply from the date we process your completed form.

## 7. Continue your income protection cover (*employer-sponsored members only*)

If you are under age 65 and have terminated employment with the employer who joined you to fund, you may be able to continue your income protection cover in the retained category of smartMonday PRIME. Conditions apply:

- If allowed in your employer's super plan (see the PDS Insurance guide relevant to your membership), your application for continuation must be received by us within **60 days** of terminating employment (for reasons other than sickness or injury). **Note: If you do not return this form within 60 days, your income protection cover will cease, and any future application for income protection cover will be subject to you providing health evidence and acceptance by the insurer.**
- You must be permanently and gainfully employed for 15 hours or more a week.
- Your new occupation must be an acceptable risk for the insurer. Cover is subject to acceptance by the insurer.
- Any new occupational factor affecting the cost of your insurance cover will be applied from the date the insurer accepts your application.
- Any premium loadings, exclusions or restrictions placed on your existing cover will be transferred to your membership in the retained category. Your cover as a retained member will be no more favourable than the cover you held before your transfer, including but not limited to the sum insured, benefit period and waiting period.
- You will be responsible for paying the insurance premiums, which will be deducted from your smartMonday account on a monthly basis.



## 7. Continue your income protection cover (continued)

Date you terminated employment with the employer who enrolled you in smartMonday PRIME (skip this question if you are still employed with them)

Date commenced work with new employer (if applicable)

Employment status (Full-time, part-time, casual, contract) Average number of hours worked per week (approx)

Daily duties in your occupation (include approx % of your time spent on core duties)

Your annual before-tax salary (approx) \$

## 8. Declarations and agreement

### 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 applies to a new contract of insurance and 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. There are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put us in the position we would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. 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.

Before we exercise any of these remedies, we will explain our reasons and what you can do if you disagree.

### Guidance for answering our questions

You are responsible for the information provided to us. When answering our questions:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are 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), check every answer (and if necessary, make any corrections) before the application is submitted.

## 8. Declarations and agreement (continued)

### Changes before your cover starts

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

### If you need help

It's important that you understand this information and the questions we ask. Ask us or a person you trust, such as your adviser for help if you have difficulty understanding the process of buying insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

### Notifying us

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

### Economic or trade sanctions

If you have a trade or economic sanction placed against you then you will not be eligible for insurance cover and would not be paid out on any claim received on or after that date. The insurer could be exposed to penalties or restrictions if cover was provided to a sanctioned person.

### Privacy

#### ***AIA Australia***

Your privacy is important to AIA Australia. By becoming a member, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information ("Personal Information") in the manner described in the AIA Australia Privacy Policy on AIA Australia's website as updated from time to time. AIA Australia's current Privacy Policy is available at [www.aia.com.au](http://www.aia.com.au) or by calling 1800 333 613. In summary, for the purposes set out in AIA Australia's Privacy Policy (including for the purposes of administering, assessing or processing your insurance or any claim) AIA Australia may:

- collect Personal Information from you, including from application forms or other information submitted in respect of your insurance, or when interacting with you (including online);
- collect your Personal Information from, and provide to, third parties in Australia and overseas, such as your representatives (including your financial adviser), the trustee and administrator of a superannuation fund, employers, health professionals, reinsurers, government agencies, service providers and affiliates;
- be required or authorised to collect your Personal Information under various laws including insurance, taxation, financial services and other laws set out in AIA Australia's Privacy Policy; and
- disclose Personal Information to third parties which may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries including those set out in AIA Australia's Privacy Policy.

If you do not provide the required Personal Information, AIA Australia may not be able to provide insurance or other services to you. Information about how to access or correct your Personal Information held by AIA Australia or lodge a privacy-related complaint is set out in AIA Australia's Privacy Policy. The most recent version of the AIA Australia Privacy Policy at [www.aia.com.au](http://www.aia.com.au) applies to and supersedes all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access.

#### ***The trustee***

The fund is also subject to the trustee's privacy statement, which is available at [eqt.com.au/global/privacystatement](http://eqt.com.au/global/privacystatement).

## 8. Declarations and agreement (continued)

### General declarations

- I have disclosed all matters that I know, or could reasonably be expected to know, that are relevant to the insurer's decision to accept the risk of insurance and on what terms. I also understand that my duty to disclose continues after I have completed this form until the insurer has accepted the risk.
- I agree to be bound by the provisions of the relevant insurance policy between the insurer and the fund, the terms and conditions of which are set out in the smartMonday PRIME PDS.  
I have read the privacy policies on the previous page and consent to my personal and sensitive
- information being handled in accordance with those policies.

Signature

Date (DD/MM/YYYY)

**It all adds up**



Done today  
Smart easy actions



Positive actions  
Grow your wealth



**Brighter futures**  
Someday starts today

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