



# Continuation of income protection insurance

Use this form if you are leaving your employer, wish to continue your income protection insurance as a retained member of your corporate plan in smartMonday PRIME. Refer to the Product Disclosure Statement (PDS) for information on conditions and the cost of insurance.

## Important information

If you have any questions, please call us on **1300 880 588** or email [enquiries@smartMonday.com.au](mailto:enquiries@smartMonday.com.au)

For more information go to our website [smartMonday.com.au](http://smartMonday.com.au)

On transferring to retained membership, you can continue your income protection cover if:

- you apply for the continuation option **within 60 days** of terminating employment for reasons other than sickness or injury
- you are under age 65
  - └ are permanently and gainfully employed for 15 hours or more a week, and
  - └ your new occupation is an acceptable risk for insurance purposes.

Any new occupational class will be applied from the date we receive your completed form. Any premium loadings, exclusions or restrictions placed on your cover before your transfer will be transferred to your retained membership.

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.

If you do not complete and return this form within 60 days of leaving your employer in smartMonday PRIME:

- your income protection cover will cease, and
- you will be required to reapply for income protection cover and provide health evidence satisfactory to the insurer.

## Your details

Please select the appropriate option below and fill in your member number if known.

Member number (if known)

Title

Given name

Surname

Date of birth (DD/MM/YYYY)

Sex (M or F)

Phone

Mobile

**Send your completed form to: smartMonday, Reply Paid 1949, Wollongong DC, NSW 2500 (no stamp required).**

smartMonday is the business name of the Aon Master Trust ABN 68 964 712 340 (the fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 as sponsor of the fund. The Trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the fund.

AIA Australia Limited (ABN 79 004 837 861 AFSL 230043) is the insurer for the fund.

Email

Postal address

Suburb

State

Postcode

## Employment details

(DD/MM/YYYY)

Date you terminated employment with your employer

Name of new employer

Date commenced with new employer  
(DD/MM/YYYY)

Email

Occupation

Industry

Employment status

Full time

Permanent  
part time

Casual

None

Average hours worked per week

Daily duties (including % time spent on each duty, eg manual duties 100%)

Your annual before-tax salary \$

(complete amount)

## Declaration and agreement

### Duty of disclosure

Before you become covered by the insurer, you need to disclose to the insurer anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You also need to do so before you extend, vary or reinstate your insurance cover. You owe the insurer a statutory duty of disclosure under the Insurance Contracts Act 1984 (Cth). If you fail to disclose these things to the insurer, this may be treated as a failure to comply with this statutory duty. The insurer may then have the rights described below. You do not need to tell the insurer anything that reduces the insurer's risk, is common knowledge, the insurer knows or should know as an insurer, or the insurer waives your duty to tell it about.

The insurer has a number of rights in the event of non-disclosure. In exercising these rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover. The rights are as follows:

- If you do not tell the insurer anything you are required to, and the insurer would not have provided the insurance if you had told them, the insurer may avoid the contract within 3 years of entering into it.
- If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the insurer everything you should have. However, if the contract 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 of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position they would have been in if you had told the insurer everything you should have. However, this right does not apply if the contract provides cover on death.
- If the failure to tell the insurer is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

### 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

### Aon

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the [Aon Privacy Notice](#). In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in the Aon Privacy Notice.

Further information about our privacy practices can be located in the [Aon Australia Group Privacy Policy Statement](#) which can be viewed on our website at [smartMonday.com.au](http://smartMonday.com.au) or a copy can be sent to you on request by your Aon representative. You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer through the means set out in the [Aon Privacy Notice](#).

### 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 and you acknowledge that Australian Privacy Principle 8.1 (which relates to cross-border disclosures) will not apply to the disclosure, AIA Australia will not be accountable for those overseas parties under the Privacy Act and you may not be able to seek redress under the Privacy Act.

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.

Signature

Date (DD/MM/YYYY)