



Death and total and permanent disablement (TPD) and income protection cover

Use this short form if you are under age 55 and want to:

- > apply for, or increase, your smartMonday PRIME or DIRECT:
 - └ death and TPD insurance cover up to \$1,000,000 and/or
 - └ income protection insurance cover up to \$8,000 monthly benefit
- > select the 'home duties' definition of TPD (smartMonday DIRECT only)

Important information

If you have any questions, please call us on **1300 880 588** or email enquiries@smartMonday.com.au

For more information go to our website smartMonday.com.au

If you:

- > are age 55 or older or
- > require more than \$1,000,000 death and TPD insurance cover or
- > earn over \$128,000 per annum and therefore require more than \$8,000 monthly benefit of income protection cover or
- > require Agreed Value income protection benefit

you must complete the standard *Personal statement and declaration of health* form available at smartMonday.com.au/resources.aspx

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

smartMonday DIRECT member smartMonday PRIME member

Employer name (if you are a member of an employer-sponsored plan in smartMonday PRIME)

Member number (if known)

Title

Given name

Surname

Date of birth (DD/MM/YYYY)

Sex (M or F)

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.

Phone Mobile

Email

Postal address

Suburb State Postcode

2. Apply for, or increase insurance cover

Please select the appropriate option below and fill in the amount of insurance cover required and indicate whether it is new cover or an increase to existing cover. Please note that a premium loading of 20% applies to the amount of TPD cover above the death cover amount.

Death cover Total amount required (including any existing insurance) \$
(complete amount)

New Increase

TPD cover Total amount required (including any existing insurance) \$
(complete amount)

New Increase

Income protection cover
Income protection cover is only available if you are gainfully and permanently employed for a minimum of 15 hours per week. If you require Agreed Value income protection, please complete the Personal statement and declaration of health form available at smartMonday.com.au/resources.aspx

Please indicate the benefit and waiting period you require.

Maximum benefit period (tick one box only)

Up to 2 years Up to 5 years To age 65

Waiting period (tick one box only)

30 days 60 days 90 days

3. Select the 'home duties' definition of TPD

(smartMonday DIRECT only)

I wish to:

change the TPD definition that will apply to me in the event of a TPD claim to the 'home duties' definition

You may wish to select the 'Home duties' definition if you are wholly engaged in full-time unpaid domestic duties in your own residence. For more information see the Insurance reference guide of the smartMonday DIRECT Product Disclosure Statement.

4. Your personal history

Please complete all parts of this short personal statement. If required, please attach any appendices.

1. Are you an Australia citizen or permanent resident of Australia? Yes No

2. Are you currently employed? Yes No

Occupation Industry

Daily duties at work (including manual work)

Gross annual salary (if self employed, net of business expenses but before tax) Hours worked per week

3. Your height cm Your weight kg

4. Have you smoked any tobacco or any other substance in the last 12 months? If YES, please state forms and quantities below. Yes No

5. At the date of this application, are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full-time basis, due to an injury or illness (even if you are not currently working on a full time basis or are unemployed)? Yes No

6. Do you drink more than 20 standard alcoholic drinks per week? Yes No

7. Do you engage or intend to engage in any of the following: aviation (other than as a fare paying passenger on a recognised airline), football (all codes), diving (deeper than 40 metres), motor racing or any other hazardous activity? Yes No

8. Have you ever suffered symptoms of, or had, or been told you have or received any advice:

- high blood pressure, high cholesterol, heart complaint, chest pain or stroke
- depression, anxiety, stress, fatigue or other mental illness
- diabetes, abnormal blood sugar, epilepsy, dizziness, tinnitus or tremor
- back, neck or joint pain or other musculoskeletal disorder or arthritis
- Cancer, cyst, tumour or growth of any type or breast lump (even if you have not seen a doctor)
- loss of sight or blindness
- Liver disorder (including hepatitis B or C), kidney or bladder disorder, bowel or stomach disorder
- Any other medical condition, complaint or findings not mentioned above

Yes No

9. Have you ever:

- suffered from AIDS or been infected with the HIV virus, or
- used or injected yourself with any illicit drugs not prescribed by a medical practitioner?

Yes No

10. In the past 5 years have you:

- engaged in male to male sexual activity without a condom (except in a relationship between you and only one other person where neither of you has had sex without a condom with anyone else in the past 5 years), or
- had sex without a condom with someone you know or suspect to be HIV positive, or
- had sex without a condom with anyone who injects non prescribed drugs, or
- had sex without a condom with a sex worker or as a sex worker?

Yes

No

If you answered YES to one or more of questions 5–10 above, you will need to complete the *Personal statement and declaration of health form* available on smartMonday.com.au/resources.aspx

5. 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.

6. 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 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 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 applies to and supersedes all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access.

General declarations

I declare that:

- the above statements are true and correct (whether written in my hand or not) and that no information material to the insurance has been withheld
- any personal statements made together with other relevant documents shall form the basis of the proposed contract of insurance with the insurer appointed by the fund
- I understand that cover will not commence until the premium is paid and my application is accepted by the insurer
- I have read the Duty of Disclosure notice and understand it. I also understand that my duty to disclose continues after I have completed this application until the insurer has accepted the risk
- I agree to be bound by the provisions of the relevant policy document between the insurer and I have read the Duty of Disclosure notice and understand it. I also understand that my duty to disclose continues after I have completed this application until the insurer has accepted the risk
- I have read the Aon Privacy Notice and the AIA Australia Limited Privacy Policy and consent to my personal and sensitive information being handled in accordance with the *Aon Privacy Notice and AIA Australia Limited Privacy Statement*
- if I am disclosing personal information about another person, I have obtained their consent to disclose their personal information to Aon and the insurer and I have made them aware that Aon and the insurer may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If I have not obtained the consent of the other person, I will inform Aon and the insurer of such.

Signature

Date (DD/MM/YYYY)

7. Adviser authority

If you have appointed an adviser, and wish for information regarding this application to be released to them, please arrange for your adviser to complete the section below.

Aon Adviser code

Adviser name

AIA adviser code