



# Life stages cover

Use this form if you wish to apply for life stages insurance cover for death and total and permanent disablement.

## Eligibility

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)

To be eligible to apply for life stages cover, you must:

- be under age 55
- have death and/or TPD cover under the AIA Australia policy on standard terms with no loadings, restrictions or exclusions
- not have previously made, lodged, or been eligible to lodge a claim or been previously declined cover with any fund or insurer, and
- be 'At Work' on the date of your application.

Your application for life stages cover must:

- be received by us within 60 days after a personal event happening or your receiving proof of a business event, and
- include satisfactory documentation of the event occurring.

## Time limits and documentation

## Your details

Member number *(if known)*

Title

Given name

Surname

Date of birth (DD/MM/YYYY)

Sex (M or F)

Telephone

Mobile

Email

Postal address

Suburb

State

Postcode

**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.

## Life stages cover

To apply for life stages cover, tick the nominated life event below (you can specify more than one life event). Make sure you attach a certified copy of the required document to your application.

| Please tick              | Life stage event  | Cover may be increased by the lesser of:  | Attach a certified copy of:   |
|--------------------------|---|---|---|
| <input type="checkbox"/> | Marriage  | <ul style="list-style-type: none"> <li>➤ 25% of your current death/TPD insured amount, and</li> <li>➤ \$200,000</li> </ul>  | Marriage certificate  |
| <input type="checkbox"/> | Divorce   | <ul style="list-style-type: none"> <li>➤ 25% of your current death/TPD insured amount, and</li> <li>➤ \$200,000</li> </ul>  | Divorce certificate   |
| <input type="checkbox"/> | You turn age 30   | <ul style="list-style-type: none"> <li>➤ 25% of your current death/TPD insured amount, and</li> <li>➤ \$200,000</li> </ul>  | Birth certificate   |
| <input type="checkbox"/> | Birth or adoption of a child  | <ul style="list-style-type: none"> <li>➤ 25% of your current death/TPD insured amount, and</li> <li>➤ \$200,000</li> </ul>  | Child's birth or adoption certificate   |
| <input type="checkbox"/> | Your child or your spouse's child turns age 12                                  | <ul style="list-style-type: none"> <li>➤ 25% of your current death/TPD insured amount, and</li> <li>➤ \$200,000</li> </ul>  | Child's birth certificate   |
| <input type="checkbox"/> | Your child or your spouse's child is enrolled at private school                 | <ul style="list-style-type: none"> <li>➤ 25% of your current death/TPD insured amount, and</li> <li>➤ \$200,000</li> </ul>  | Letter from school confirming enrolment with private education provider                     |
| <input type="checkbox"/> | Primary mortgage or increase in existing primary mortgage                       | <ul style="list-style-type: none"> <li>➤ 50% of your current death/TPD insured amount</li> <li>➤ the amount of the primary mortgage</li> <li>➤ the amount of the increase in the primary mortgage, and</li> <li>➤ \$200,000</li> </ul>                                  | Signed mortgage documents   |
| <input type="checkbox"/> | Key person in a business (working partner, director or significant shareholder) | <ul style="list-style-type: none"> <li>➤ 25% of your current death/TPD insured amount</li> <li>➤ the increase in value of your financial interest in the business or your value to the business averaged over the last three years, and</li> <li>➤ \$200,000</li> </ul> | Statement from the bank detailing the increase, loan document or accountant's certification |

Answer the following questions to determine your eligibility for life stages cover

1. Are you applying within 60 days from when the life event occurred?  
 Yes  No
2. I have never made, lodged, or been eligible to lodge a claim under any life insurance policy  
 Yes  No
3. Are you 'At Work'?  
 Yes  No
3. Are you 'At Work'?  
 Yes  No

### At work

At Work means on the date of signing this form you are:

- Actively performing all of your normal duties, without limitation or restriction due to injury or sickness, and working normal hours on the day this additional cover is to commence; and
- In the insurer's opinion, not restricted by injury or sickness from being capable of actively performing all of your normal duties on a full-time basis for at least 35 hours per week even though actual employment may be on a full-time, part-time, casual, or contract basis; and
- Not in receipt of, or entitled to claim, any income support benefits from any source including but not limited to workers' compensation benefits, statutory transport accident benefits or disability income benefits.

You will be considered to be At Work if, you are on employer approved leave for reasons other than injury or sickness, and not taking into account the leave, able to meet the At Work requirement.

If you're not working, but have been working previously (eg you're a qualified builder and currently unemployed but between jobs), the insurer will assess your At Work status by your capability of performing, for at least 35 hours per week, the duties that you normally complete in your role or previous occupation immediately prior to unemployment.

## 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.

### General declarations

- 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 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 relevant smartMonday DIRECT or smartMonday PRIME PDS.
- 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 or 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)

### 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