



# APPLY FOR INCOME PROTECTION INSURANCE

## IMPORTANT INFORMATION

This form is for members who hold insurance in the MINING DIVISION. Generally, you're in the MINING Division if you joined the Fund before 20 May 2024, are eligible for insurance and/or have opted in to the MINING DIVISION.

If you hold insurance in the DEFAULT DIVISION you're covered under different insurance arrangements.

If you currently have insurance, you can find the Division you're part of by logging in to your online account at [mine.com.au/login](http://mine.com.au/login) or by calling us on 13 64 63.

## Before you start... Fill this form out in **BLOCK** letters using a black or blue pen. Write 'X' to mark boxes.

- You must fill out Sections 1, 2, 3 and 7. Sections 4, 5 and 6 are optional.
- You'll only be covered for existing illness if, with the agreement of a medical practitioner, you have ceased all treatment or advice for that illness for at least six months from the date the increase in cover started. Or, prior to your waiting period commencing, you have had continuous cover under this policy for 24 months and in Active Employment for the final two months of the 24 month period. Note: Injuries that occurred prior to cover commencing are not covered. For more information read the **Insurance Guide - Mining Division** at [mine.com.au/super-pds](http://mine.com.au/super-pds)
- If your employer isn't contributing super to your account, you must have a minimum \$5,000 in your account to apply for this insurance.
- If your application is accepted, your insurance will start when we receive this form back from you.
- For more information on Income Protection insurance read the **Insurance Guide - Mining Division** at [mine.com.au/super-pds](http://mine.com.au/super-pds)

### The duty to take reasonable care

If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The Insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the Insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the Insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. 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 also applies when extending or making changes to existing insurance, and reinstating insurance. If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the Insurer would have done if the duty had been met - for example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

### Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please 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), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

### Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

### If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason - we're here to help and can provide additional support.

## Turn over to finish filling out this form...

Locked Bag 2020 Newcastle NSW 2300 | T 13 64 63 | E [help@mine.com.au](mailto:help@mine.com.au) | [mine.com.au](http://mine.com.au)

Insurance is provided by TAL Life Limited ABN 70 050 109 450 AFS licence 237848 under a life insurance policy issued to AUSCOAL Superannuation Pty Ltd (the Trustee) | ABN 70 003 566 989 | AFS licence 246864

MySuper authorisation number 16457520308485, as trustee of Mine Superannuation Fund



## 1. Your personal details

Mr Ms Mrs Miss Dr Other

Male Female

Member number

Given names

Surname

Date of birth (DD-MM-YYYY)

 -  - 

Residential address

Suburb

State

Postcode

Postal address. If the same as your residential address, mark 'X' in this box

Suburb

State

Postcode

Mobile phone

Home phone

Work phone

Preferred email

Other email

## 2. Tell us your Occupation Group

- Read the below descriptions of the five Occupation Groups carefully, as they're used to work out how much your insurance costs.
- If you're retired or not working, select 'light manual'. Open cut miners are classified as Heavy Manual, not Mining.
- Your selected Occupation Group will apply to all your insurance with us. Any new insurance premiums will apply to your total insurance cover, including existing Basic Cover, Voluntary Cover and / or Income Protection insurance, from the date we receive this form and your application is accepted by our insurer.
- If you don't select a Occupation Group you could pay more for your insurance than you have to. Refer to the PDS and Insurance Guide for more information about job classifications and how it may impact your insurance.

Mark 'X' in one box

- Professional:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn more than \$80,000 pa, excluding employer super contributions, so long as you're not defined as 'mining'.
- White collar:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn \$80,000 pa or less, excluding employer super contributions, so long as you're not defined as 'mining'.

For the **professional** and **white collar** Occupation Groups, it's important to select the Occupation Group that reflects your circumstances. We'll record your Occupation Group according to what you tell us. Refer to the Product Disclosure Statement (PDS) and Insurance Guide for more information about Occupation Groups and salary, and how it may impact your insurance.

- Light manual:** You perform light manual work for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'heavy manual' or 'mining'. This category includes duties such as carpenter, electrician, plumber and factory production manager.
- Heavy manual:** You perform heavy manual work or work in an **open-cut mine** for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'mining'. This category includes duties such as bricklayer, roof carpenter and truck, forklift or bulldozer driver.
- Mining:** You perform light or heavy manual work in an **underground mine** for more than 5% of your total work time or work in any other high risk occupation agreed between Mine Super and the insurer.

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### 3. Your insured salary

- Your salary is used to calculate the cost and amount of your Income Protection insurance.
- You can choose a lower amount than your actual salary to reduce your insurance cost.
- If you make a successful claim the amount we'll pay you will be based on the lesser of your insured salary and the salary calculated in accordance with the policy terms. In most cases this is the actual salary you earned over the 12 months prior to becoming disabled. You won't receive benefits on any overstated salary you didn't actually earn.
- The salary you choose will remain in place until you advise us otherwise.
- It's important to keep your salary details updated so you receive the correct benefit and pay the correct premiums.
- To find out more read the information below titled How to calculate your salary.

What annual salary do you want to record for your Income Protection insurance? \$

#### How to calculate your salary

The salary used to calculate your insurance benefit is:

**If you're employed** – what you earn before tax is taken out (gross salary) in the 12 months immediately prior to the date you become disabled. It includes incentive based payments and bonuses, overtime, shift loadings and allowances and any salary package you could otherwise take as cash. If you've worked for an Industry Employer for less than 12 months, your salary will be based on your average salary taken from the commencement of employment to the date you became disabled. Your salary doesn't include the super contributions your employer pays for you.

**If you're self-employed** – your gross income from personal exertion in the 12 months immediately prior to the date you become disabled less your business expenses in earning that income.

### 4. Choose your waiting period

- If you choose a shorter time between when you become sick or hurt (and unable to work) and when your insurance benefit starts, the cost of your insurance will usually be higher. For instance, the cost of your insurance increases by 50% if you choose a 30 day period instead of a 60 day period.
- If you choose a longer time the cost will generally be lower. For instance, the cost of your insurance reduces by 10% if you choose a 90 day period instead of a 60 day period. It will reduce by 20% if you choose a 120 day period instead of a 60 day period. However, if you pick a period of up to two years as per the Policy Extension Option, the cost will be the same as for the 60 day waiting period. You can choose this option within 90 days of joining or within 60 days of becoming disabled.
- If you don't choose your waiting period, we'll give you a 60 day waiting period.

Change the waiting period to: (Mark 'X' in one box)

14 days (with a two year benefit period only)  30 days  60 days  90 days  120 days  
 Up to two years, as per the Policy Extension Option

Have you smoked tobacco or any other substance in any form in the past 12 months?

No  Yes. You'll be charged 20% extra as a smoker.

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## 5. Choose your benefit payment period

- If you choose to have a maximum benefit period of five years your premiums will cost you 80% more than the two year benefit payment period.
- If you don't choose a benefit payment period, we'll give you a two year benefit payment period.

Change the benefit payment period to: (Mark 'X' in one box)

Two years  Five years. A five year benefit payment period isn't available if you have a 14 day or two year waiting period.

Have you smoked tobacco or any other substance in any form in the past 12 months?

No  Yes. You'll be charged 20% extra as a smoker.

## 6. Keep your insurance cover

Your insurance will be cancelled if your account becomes inactive (that is, a contribution hasn't been credited to your account for 16 months or more). If you don't want your insurance cover to stop due to inactivity, you need to let us know in writing that you'd like to keep it. You can do this by simply ticking the box below.

By ticking this box, I confirm that I:

- wish to add and keep the insurance on my Mine Super account.
- understand that my insurance benefits, including any future changes, will remain on my account, even if there's not been a contribution or transfer received in my account for 16 months or more.
- understand I can still cancel my insurance at any time by calling 13 64 63.
- understand that my insurance can be cancelled or changed in the future in line with the normal terms and conditions of Mine Super's insurance.
- have read and understood the PDS and Insurance Guide at [mine.com.au/pds](http://mine.com.au/pds)

## 7. Your declaration

I declare that:

- I've received and understood Mine Super's PDS, including the **Insurance Guide - Mining Division**, found at [mine.com.au/super-pds](http://mine.com.au/super-pds)
- I've read the duty to take reasonable care and my legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.
- I've read Mine Super's privacy statement at [mine.com.au/your-privacy](http://mine.com.au/your-privacy) and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy). I consent to the collection, use and disclosure of my personal information in accordance with Mine Super's Privacy Collection Notice and the Privacy Policy available at [mine.com.au/your-privacy](http://mine.com.au/your-privacy) and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy) or available on request.
- I acknowledge that all insurance cover provided is subject to the Mine Super Trust Deed and the terms and conditions of the insurance policy between Mine Super and TAL Life Limited.
- I acknowledge that if I don't complete this form correctly or don't sign and date this declaration, my application won't be considered and any insurance cover I currently have won't be affected.
- Legislation requires all members, except those in the Group 1 - High Risk or Group 1 - High Risk (Undeclared) Occupation Groups, to elect for insurance cover when their account balance is below \$6,000 and/or they are aged under 25. By choosing to proceed with this application, you are electing to:
  - retain your existing insurance cover (if you already have cover); or
  - be provided the insurance cover specified in this application (if you don't already have cover), where your account balance is below \$6,000 and/or you are aged under 25.

Your signature

Date (DD-MM-YYYY)

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**When complete return this form to us by:**

**Post** Mine Super  
Locked Bag 2020 Newcastle NSW 2300  
**Email** [help@mine.com.au](mailto:help@mine.com.au)

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