



New members aged 50 to 64

# DOUBLE YOUR BASIC INSURANCE COVER

To be eligible you must take up this offer within 60 days of the date on your insurance welcome letter.

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

## 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

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

Locked Bag 2020 Newcastle NSW 2300 | T 13 64 63 | E help@mine.com.au | 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



## 2. Health questionnaire

If you answer 'yes' to any of the following five questions your request to double your Basic Insurance Cover will need to be assessed by our insurer.

Mark 'X' to answer either 'yes' or 'no'

- Yes  No **Question 1** – Have you ever made a claim for any injury or sickness lasting more than four weeks through workers compensation, sickness benefit, invalid pension or any other insurance policy providing accident or sickness cover?
- Yes  No **Question 2** – Have you received medical advice, undergone medical treatment or surgery or are you contemplating surgery for any of the following: high blood pressure or cholesterol; any heart complaint; stroke; diabetes; cancer; alcohol or drug abuse; moderate or severe asthma/ bronchitis (i.e. frequent episodes requiring daily treatment, occasional oral steroids or hospitalisations in the past five years); hepatitis B or C; HIV/AIDS or related illnesses; mental or nervous problems; anxiety, stress or depression; back, neck, knee, shoulder, elbow or other joint problems?
- Yes  No **Question 3** – Have you been diagnosed with an illness that reduces your life expectancy to less than 12 months?
- Yes  No **Question 4** – Have you previously been declined cover or had an exclusion applied to any type of cover i.e. death cover, total and permanent disablement cover or income protection cover?
- Yes  No **Question 5** – Are you, at the date of this application, due to injury, accident or illness off work or restricted from performing your full and normal duties on a full time basis (at least 30 hours per week), even though your actual employment may not be on a full-time basis (at least 30 hours per week)?

## 3. Tell us your job classification

- Read the below descriptions of the five job classifications carefully, as they're used to work out how much your insurance costs.
- If you're retired or not working, select 'light manual'.
- Your selected job classification will apply to all your insurance with us. Any new insurance premiums will apply to your total insurance cover, including existing Basic or Voluntary Insurance Cover, from the date we receive this form and your application is accepted by our insurer.

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** classifications, it's important to select the classification that reflects your circumstances. We'll record your job classification according to what you tell us. Refer to the Product Disclosure Guide (PDS) and Insurance Guide for more information about job classifications 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.

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

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## 4. Your declaration

Mine Super and the insurer may verify the information provided and/or ask for more information.

### I declare that:

- I've read about the duty to take reasonable care in the Insurance Guide 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 understand that in connection with my insurance application I must advise TAL Life Limited ABN 70 050 109 450 AFS licence 237848 of any changes in my health from now until I'm notified in writing that my application has been accepted.
- The answers I've provided to all questions and the declarations are true and correct. 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.
- I understand my insurance cover won't become effective until my application has been accepted by TAL Life Limited and Mine Super in writing and provided my member account has adequate funds to meet the premium payable.
- I understand that by doubling my Basic Insurance Cover the cost of my insurance will change.
- I haven't applied previously to increase my Basic Insurance Cover under this introductory cover option.
- I've read and understood the Mine Super PDS, including the Insurance Guide, found at [mine.com.au/super-pds](http://mine.com.au/super-pds)
- I consent to the collection, use and disclosure of my personal information in accordance with the Mine Super privacy policy outlined in the Mine Super PDS and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy) or available on request.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in Mine Super's insurance policy with TAL Life Limited as changed from time to time.
- If I answered 'yes' to any of the questions in Section 2, I understand TAL Life Limited may require additional information or medical tests to assess my application and I authorise any medical practitioner or other health professional to release to TAL Life Limited or any other organisation appointed by TAL Life Limited any medical information needed in connection with my application. I understand that if I fail to attend any required medical appointments, my application may not be finalised and insurance cover may not be offered by TAL Life Limited.

Your signature

Date (DD-MM-YYYY)



**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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