

Life Events Cover Application

June 2019

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

GPO Box 4129, Sydney, NSW 2001

Group Risk Administration

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Instructions

- All sections must be completed in black or blue ink and in BLOCK CAPITAL letters.
- All questions must be completed by you, the insured member. Please attach a separate page if you require more space for an answer.
- Please return the completed form and supporting evidence to: **OnePath Life Limited**, GPO Box 4129, Sydney NSW 2001.

When to use this form

OnePath Life is the insurer in respect of a group insurance plan with either your employer or superannuation fund (whichever you are an insured member of). Please complete this form if you are an insured member who wants to apply for increased Death Cover only or Death and Total and Permanent Disablement (TPD) Cover as a result of a specific life event. The amount of increase is one unit of cover (for unit based cover), or 25% of your cover (for fixed dollar cover or formula based cover).

A specific life event is any of the following:

- marriage (or upon the subsistence of an interdependent relationship for two years or more)
- a dependent child starting secondary school
- the birth or adoption of a child
- taking out a new mortgage, or increasing an existing mortgage on the principal place of residence.

You cannot apply to increase your cover under the Life Events Cover Option if:

- you have made or are entitled to make a claim in relation to any life insurance policy
- you are aged 55 years or older at the date of the specific life event
- we have previously declined an application for any increased cover
- you have increased cover under the Life Events Cover Option in the previous 12 months
- your application is made after 90 days of the specific life event occurring
- you have been provided with increased cover under the Life Events Cover Option on three previous occasions
- you are applying to increase your cover because of marriage, and have previously increased your cover under the Life Events Cover Option because of your marriage.

Policy owner's duty of disclosure

The policy owner enters into a life insurance contract in respect of your life and has a duty, before entering into the contract, to tell OnePath Life anything that it knows, or could reasonably be expected to know, may affect OnePath Life's decision to provide the insurance and on what terms.

The policy owner has this duty until OnePath Life agrees to provide the insurance.

The policy owner entering into the contract has the same duty before they extend, vary or reinstate the contract.

The policy owner entering into the contract does not need to tell OnePath Life anything that:

- reduces the risk OnePath Life insures you for
- is of common knowledge
- OnePath Life knows or should know as an insurer, or
- OnePath Life waives your duty to tell it about.

If you do not tell OnePath Life something that you know, or could reasonably be expected to know, may affect OnePath Life's decision to provide the insurance and on what terms, this may be treated as a failure by the policy owner to tell OnePath Life something that it must tell OnePath Life.

4. Specific life events

Please select one by ticking the appropriate box

Specific life event	Date of event (dd/mm/yyyy)	Supporting evidence to attach to the completed application form
<input type="checkbox"/> Marriage; or <input type="checkbox"/> Upon the subsistence of an interdependent relationship for two years or more	<input type="text" value="/ /"/> <input type="text" value="/ /"/>	<ul style="list-style-type: none"> • Marriage certificate in respect of your marriage under the <i>Marriage Act 1961</i>; or • Evidence that establishes the subsistence of your relationship for at least two years.
<input type="checkbox"/> A dependant child starts secondary school	<input type="text" value="/ /"/>	<ul style="list-style-type: none"> • Letter of admission from the secondary school your dependent child will be attending.
<input type="checkbox"/> Birth of a child; or <input type="checkbox"/> Adoption of a child	<input type="text" value="/ /"/> <input type="text" value="/ /"/>	<ul style="list-style-type: none"> • Birth certificate of your child; or • Adoption documentation confirming that you have adopted a child.
<input type="checkbox"/> Taking out a new mortgage on the principal place of residence; or <input type="checkbox"/> Increasing an existing mortgage on the principle place of residence	<input type="text" value="/ /"/> <input type="text" value="/ /"/>	<ul style="list-style-type: none"> • Written confirmation from your accredited mortgage provider(s) of the amount and effective date of the mortgage; or • Written confirmation from your accredited mortgage provider(s) of the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage.

5. Declaration by the insured member

- I have read and understood the questions in this Life Events Cover Application.
- All the answers provided in this form are true and correct (including those not in my own handwriting).
- I understand that all the information I have provided in connection with this application will be used by OnePath Life to determine whether to increase my insurance cover.
- I understand that the increased cover I have applied for will not become effective until I am notified in writing that my application has been accepted.
- I understand and accept that all terms and conditions that currently apply to my existing cover provided by OnePath Life will also apply to any increased cover.
- I understand my duty of disclosure and the remedies available to OnePath Life if I fail to comply with my duty of disclosure under the Insurance Contracts Act 1984. I understand that my duty of disclosure continues after I have completed this application until I am notified in writing that my application has been accepted.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this Declaration, my application will not be considered by OnePath Life.
- I authorise any person referred to in this application form to verify any aspect of it, and disclose any information that they may possess about me to OnePath Life in relation to my application.
- I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in the Privacy Statement on this form (see Section 6).

Signature of insured member Date (dd/mm/yyyy)

6. Privacy Statement

In this section 'we', 'us' and 'our' refers to OnePath Life Limited. 'You' and 'your' refers to policy owners and life insureds. Any reference to your personal information includes any health or other sensitive information we may hold about you.

We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepath.com.au/insurance/privacy-policy

We may disclose your personal information to certain third parties as outlined below. Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us to detect and protect against consumer fraud
- organisations performing administration and/or compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial advisor)
- the policy owner (or parties acting on behalf of the policy owner)
- regulatory bodies, government agencies, law enforcement bodies and courts
- our related companies (members of Zurich Insurance Group Ltd group), including for carrying out any group business functions
- organisations, including those in an alliance with us or our related companies, to distribute, manage and administer our products and services, carry our business functions, enhance customer service and undertake analytics activities.

We will also disclose your personal information in circumstances where we are required by law to do so. Examples of such laws are:

- the *Family Law Act 1975 (Cth)* enables certain persons to request information about your interest in a superannuation fund
- the disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information required by law

We may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at onepath.com.au/insurance/privacy-policy

Privacy consent

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify us in writing.

If you give us personal information about someone else, you must show them a copy of this document or our Privacy Policy available at onepath.com.au/insurance/privacy-policy so that they may understand the manner in which their personal information may be used or disclosed by us in connection with your dealings with us.

Privacy Policy

Our Privacy Policy contains information about:

- when we may collect information from a third party
- how you may access and seek correction of the personal information we hold about you and
- how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing

GPO Box 75
Sydney NSW 2001
Email: insuranceprivacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 13 36 67.

More information can be found in our Privacy Policy at onepath.com.au/insurance/privacy-policy

Overseas recipients

We may disclose your personal information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in OnePath Life's Privacy Policy at onepath.com.au/insurance/privacy-policy