

Updating your occupation classification form



Use this form if you are a Personal Account member and would like to update your occupation classification.

IMPORTANT INFORMATION

Your occupation classification helps to set your insurance premiums—and your premiums will therefore increase or decrease when your occupation classification changes. Your occupation classification may also determine your eligibility for certain cover options.

You don't need to update your occupation rating if your job has changed, even if your new job would place you in a higher risk rating. However, you can update it at any time and if you apply to change your insurance cover, you may need to confirm your occupation classification.

Your new occupation classification will apply to all types of insurance cover that you have with us.

If you're unsure about which classification applies to you, call us on **1800 331 685**. It's important to make sure your occupation classification best reflects your usual type of work. If it doesn't, the Insurer may correct your occupation classification and/or refuse any future claim. For more information, read the *Insurance in your super* document at unisuper.com.au/pds.

INFORMATION FROM THE INSURER (METLIFE) - THE DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

SECTION 1 MEMBER DETAILS

▶ Please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required. Complete everything in this section.

Member number

Title

 Mr Mrs Ms Dr Professor Other

Surname

Given name(s)

This includes your first and middle name(s).

Daytime contact number

Email address



THE DUTY TO TAKE REASONABLE CARE

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

CONSEQUENCES OF NOT COMPLYING WITH THE DUTY

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

POTENTIAL CONSEQUENCES	ADDITIONAL EXPLANATION	IMPACT ON CLAIMS
Your cover being avoided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

GUIDANCE FOR ANSWERING OUR QUESTIONS

When answering our 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 that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

OTHER IMPORTANT INFORMATION

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any queries please contact us.

SECTION 2 OCCUPATION CLASSIFICATION

➤ Choose the option that best reflects your usual type of work (select one).

Professional/office work

- Professional (your work requires a university qualification), administrative, managerial or clerical roles.
- No regular manual work.
- Your work doesn't fall into the 'Special risk' classification (see right).

Example occupations: Professor/Lecturer, Lawyer/Solicitor, Administrator, Medical doctor, Book-keeper, IT systems operator, Classroom teacher.

Light manual

- Regular light manual work (light weight lifting, carrying or stocking only).
- No regular use of heavy machinery or heavy equipment.

Example occupations: Chef, Electrician, Field surveyor, Florist, Retail, Nurse, Physical education teacher, Plumber.

Heavy manual

- Involves the regular use of heavy machinery or heavy equipment.
- Manual labour, such as regularly bending, lifting or carrying heavy loads.
- Driving a motor vehicle for most of the day over short distances.

Example occupations: Labourer, Bricklayer, Cleaner, Short distance courier/Driver, Farmer, Gardener/Landscaper, Tailor, Wait staff.

Special risk

- Duties are hazardous (risky or dangerous).
- Hazardous locations or working environments such as long distance driving, working at heights, underground, at sea, underwater or in an aircraft.
- Work in industries that rapidly change or are unpredictable, for example professional sportspeople, entertainers, creative artists and media personalities.

Example occupations: Crane operator, Diver, Shipyard worker, Long distance bus/Truck driver, Pilot, Actor, Model, Professional sportsperson, Radio/TV presenter, Underground/Offshore miner, Social media personality.

SECTION 3 MEMBER DECLARATION AND SIGNATURE

➤ Please read this declaration before you sign and date this form.

I declare that:

- the information I have given on this form and any accompanying pages that form part of my application is true, complete, and correct.
- I've read and understood the relevant UniSuper *Product Disclosure Statement* and *Insurance in your super* document available at unisuper.com.au/pds.
- I've read and understood the duty to take reasonable care and understand my obligations under the *Insurance Contracts Act 1984* (Cth).
- I've read and understood the privacy information and consent to my personal information being used in accordance with UniSuper's *Privacy Policy* and the *Insurer's Privacy Policy*.

I acknowledge that:

- this application and any insurance cover that is subsequently provided will be determined in line with UniSuper's insurance policy terms and conditions.
- if my application is accepted, the new occupation classification and occupation classification rating factor will apply to all insurance cover I hold with UniSuper.
- the cost of cover will change from the date my application is accepted.
- if I apply for cover or change my cover in the future, I may be required to confirm my occupation classification.
- if I select an occupation classification that doesn't reflect my usual type of work, the Insurer may correct my occupation classification and/or refuse any future claim.
- if I fail to provide all or part of the information required or consent to the Insurer to obtain such information as it requires this application will not be assessed and processed.
- UniSuper or the Insurer may contact me to request additional information and to verify my instructions on this form.

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
DD	MM	YYYY

Returning your form

Mail to: UniSuper
Level 1, 385 Bourke Street
Melbourne Vic 3000

Email to: insurance@unisuper.com.au

Need help?

- Email insurance@unisuper.com.au
- Call **1800 331 685**.

PRIVACY STATEMENT

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Policy which can be found online at unisuper.com.au/privacy. If you have any privacy related questions, please call **1800 331 685**.

YOUR PRIVACY WITH METLIFE INSURANCE LIMITED ABN 75 004 274 882 AFSL 238096 ('METLIFE' OR THE 'INSURER')

The personal information you provide in this form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the *Privacy Act 1988* and the principles laid out in its *Privacy Policy* which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process. MetLife's *Privacy Policy* is readily available and can be viewed at www.metlife.com.au/privacy.