

Application to increase death and Total and Permanent Disablement insurance cover by half a block – Employee Section

Please complete this form if you are an Employee Section (Section A) member with existing death and Total and Permanent Disablement (TPD) insurance cover and you are applying in July to increase your level of insurance cover for death and TPD by half a block effective from 1 August.

Please return your completed form to: ANZ Staff Super GPO Box 2139 Melbourne VIC 3001

If you need help

For assistance call ANZ Staff Super on 1800 000 086, or go to anzstaffsuper.com.

Step 1 – Complete your personal details		Please print in black or blue in uppercase, one characte	
Title Mr Mrs Ms Miss Other	Date of birth		
Given names			
Surname			
Postal address			
Suburb		State	Postcode
Daytime Telephone Mobile			
E-mail			
Membership number	Gender Male Female		

Step 2 - Note the following details that will apply

- 1. Refer to the Product Disclosure Statement (PDS) for Employee Section members for details of the amount of cover and cost of each block of death and TPD insurance cover. This option to apply for an additional half a block of insurance cover to be effective from 1 August is only available to Employee Section members with existing death and TPD insurance cover applying in June and is subject to the terms and conditions of the Policy. Employee Section members with no death and TPD insurance cover are not eligible to apply for an additional half block cover without underwriting.
- 2. If this additional half block of insurance cover would result in your insurance cover exceeding \$1 million or you do not have existing death and TPD insurance cover, you will need to provide health evidence and complete the *Application to change death and Total and Permanent Disablement insurance cover Employee Section* form. If you are required to provide health evidence, any additional insurance cover will not commence until the Insurer has accepted your application. Your cover will be subject to any terms and conditions imposed by the Insurer.
- 3. If your existing cover is subject to loadings, special conditions or exclusions, any additional cover will be subject to the same loadings, special conditions or exclusions. If you have previously been declined insurance cover or your insurance cover is restricted, you are not eligible to apply in July for an additional half block of insurance cover without providing health evidence.
- 4. The cost of your insurance cover is deducted from your account monthly or on exit by redeeming some units.

Step 3 - Sign the declaration

- I have obtained, read and understand the insurance information in the current PDS for Employee Section (Section A)
 members.
- I have read the "Protecting members' privacy" statement on this form (see below).
- I consent to the collection, use, storage and disclosure of my personal information (including health information) as described in the "Protecting members' privacy" statement on this form.
- · I understand that if my application is accepted:
 - the additional cover I have applied for in July will not commence under the Policy until 1 August;
 - the additional cover will be accepted on the same basis as my existing cover (i.e. any loadings, special conditions, restrictions or exclusions that apply to my existing cover will apply to the additional cover provided under this application); and
 - any insurance cover will be provided to me on the terms contained in the Policy as changed from time to time.
- 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.

be considered.			
Signature	Date		
Х			
Please return your completed form to: ANZ Staff Super, GPO Box 2139, Melbourne VIC 3001			
Please note: This form needs to be dated and <i>received</i> by ANZ Staff Super in July.			

About the Insurer

Insurance cover is provided by Zurich Australia Limited ABN 92 000 010 195 (the "Insurer") and subject to the terms and conditions of the insurance policy issued to ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 RSEL L0000543 (the Trustee of ANZ Staff Super) by the Insurer (the "Policy"). You should read the Product Disclosure Statement (PDS) for Employee Section (Section A) members for a summary of the terms and conditions of the Policy. You can download the PDS from **anzstaffsuper.com** or contact ANZ Staff Super on **1800 000 086** if you would like a copy of the Policy.

Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The administrator, Australian Administration Services Pty Limited (ABN 62 003 429 114) which forms part of the Link Group of companies, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential but may be disclosed by the Trustee or administrator to third parties, such as ANZ Staff Super's actuary, insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' enquiries or complaints.

Members' personal information may be disclosed to related entities of the administrator located overseas (in particular, its related entity Link Administration Private Limited (India)) as part of the day-to-day provision of administration or ancillary services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
Mail: GPO Box 2139
Melbourne VIC 3001

Phone: 1800 000 086 Fax: (02) 9287 0320

Email: enquiry@anzstaffsuper.com

The Trustee's Privacy Policy Statement is available on ANZ Staff Super's website **anzstaffsuper.com** or by calling us on **1800 000 086**. You can also access the administrator's privacy policy on our website.

The Insurer's Privacy Policy details how the Insurer manages personal information. It is available free of charge by calling Zurich on 131551 or may be downloaded from zurich.com.au/important-information/privacy.html.