



# INCREASE YOUR INSURANCE FOLLOWING A SIGNIFICANT LIFE EVENT

Use this form to increase your existing insurance cover by up to \$100,000 for certain life events without having to provide information about your health.

## 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](https://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 can only apply for an event increase once within any 12 month period and only three times in total.
- You'll be charged Voluntary Cover rates on your increased insurance.
- We must receive this completed form within 180 days of the significant life event.

### 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](https://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



## Check you're eligible to increase your insurance

If you answer **'false'** to any of the questions below, you can't apply to increase your insurance following a significant life event. If you answer **'true'** to each of these questions, turn over to continue your application.

I haven't made a claim nor am I entitled to make a claim under any life insurance policy.  True  False

I haven't previously had an application for cover declined by TAL Life Limited.  True  False

I am under age 60 at the date of this application.  True  False

## 1. Your personal details

Mr Ms Mrs Miss Dr Other

Male Female

Member number

Given names

Surname

Date of birth (DD-MM-YYYY)

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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

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## 2. 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. Which significant life event occurred and when?

 Attach a copy of the document specified next to the event proving the event you selected occurred in the past 180 days of us receiving your completed application. The document must be issued by a relevant government body, such as Registry of Births, Deaths and Marriages, or an accredited mortgage provider.

Mark 'X' in one box

- Birth or adoption of a child**  
Attach a copy of the birth certificate or adoption papers.
- Taking out a new mortgage**  
Attach a copy of the mortgage documents showing the effective date of the mortgage.
- Increasing a mortgage by \$100,000 or more**  
Attach a copy of the mortgage documents showing the increase and effective date of the mortgage on your principal place of residence.
- Marriage or re-marriage**  
Attach a copy of the marriage certificate.
- Divorce**  
Attach a copy of the divorce certificate.
- Dependent child starting secondary school**  
Attach a copy of the letter of enrolment from the school and your child's birth certificate.
- Completed an undergraduate degree**  
Attach a copy of the final transcript or degree issued by the university.
- Becoming a carer**  
Attach a signed and dated letter from a medical practitioner confirming that the:
- care is both necessary for medical reasons and likely to be required for a continuous period of at least six months.
  - care was previously not required.
  - person requiring care is an immediate family member.
- Death of spouse**  
Attach a copy of your spouse's death certificate and:
- your marriage certificate, or
  - a statutory declaration attesting the existence of the relationship on a permanent and bona fide domestic basis, which has lasted at least six months, plus a supporting personal document.

**Date of event** (DD-MM-YYYY)

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### 4. What type and how much insurance do you want to add?

- You can add up to a maximum of \$100,000 of Death and Terminal Illness (DTI) Cover only or Death and Terminal Illness (DTI) and Total and Permanent Disablement (TPD) Cover.
- The insurance amount you select must be in multiples of \$10,000.

**What type of insurance do you want to add? Mark 'X' in one box**

- Death and Terminal Illness (DTI) Cover only.
- Death and Terminal Illness (DTI) and Total and Permanent Disablement (TPD) Cover.

**How much insurance do you want to add?**

\$  ,  I understand that if my application is accepted the cost of my insurance will increase.

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

- No  Yes. If you smoke, an additional premium loading will apply to the cost of your insurance.

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## 5. 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)

## 6. Your declaration

Mine Super and the insurer may verify the information you've provided and ask for more information.

### I declare that:

- 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 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 circumstances 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 and aren't misleading.
- I understand my insurance cover won't become effective until my application has been accepted by TAL Life Limited in writing and provided my member account has adequate funds to meet the premium payable.
- I acknowledge that if I don't complete this form correctly or I 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 and accept that all the terms and conditions, including individual conditions, exclusions or restrictions, that currently apply to my existing cover will also apply to any increased cover.
- I've read and understood the Mine Super PDS, including the **Insurance Guide - Mining Division**, available 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.

Your signature

Date (DD-MM-YYYY)



**When complete return this form to us within 180 days of the significant life event by:**

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

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