



# APPLICATION TO CHANGE OCCUPATION GROUP

### IMPORTANT INFORMATION

This form is for members who hold insurance in the DEFAULT DIVISION. Generally, you're in the Default Division if you joined the Fund on or after 20 May 2024, are eligible for insurance and haven't opted in to the MINING DIVISION.

If you hold insurance in the MINING 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 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.

The level of your insurance cover and the insurance fees (premiums) you pay depend on your age and Occupation Group, which is based on your type of employment.

Complete this form if:

- your type of employment has changed, or
- you did not nominate an Occupation Group when you joined the Fund and wish to do so now.

### 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.

### 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



## 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

## 2. Your employment details

Name of your employer

Address

Suburb

State

Postcode

Daytime telephone

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### 3. Occupation Group

The following questions will help us determine how much insurance cover you will receive and how much that cover costs.

(DD-MM-YYYY)  
As of  -  -

My occupation is:

Main duties performed:

#### Tell us your Occupation Group and make sure you're not paying too much for insurance

The type of work you do affects the cost of your insurance with us. Until you tell us your Occupation Group, you will be given a Group 1 - High Risk (Undeclared) Occupation Group. It's important you provide an Occupation Group as soon as possible as you could pay more for your insurance than you have to.

Occupation Group (mark 'x' in one box)	You qualify for this Group if...
<input type="checkbox"/> <b>Group 1 - High Risk</b>	<ul style="list-style-type: none"><li>Your occupation is considered dangerous (see below) and you do not meet the definition of Group 2 - Non-manual or Group 3 - Professional.</li></ul>
<input type="checkbox"/> <b>Group 1 - Manual</b>	<ul style="list-style-type: none"><li>Your occupation is <b>not</b> considered dangerous (see below), <b>AND</b></li><li>You do not meet the definition of Group 2 Non-manual or Group 3 Professional.</li></ul>
<input type="checkbox"/> <b>Group 2 - Non manual</b>	<ul style="list-style-type: none"><li>Your occupation is <b>not</b> considered dangerous (see below), <b>AND</b></li><li>You work at least 75% of the time in an office environment and perform only non-manual duties.</li></ul>
<input type="checkbox"/> <b>Group 3 - Professional</b>	<ul style="list-style-type: none"><li>Your occupation is <b>not</b> considered dangerous (see below for a list of occupations), <b>AND</b></li><li>You tell us you work 100% of the time in an office in a sedentary capacity, earn more than \$100,000 a year (or pro-rata if not working full time), and have an accredited higher education qualification or are eligible to belong to a recognised professional body.</li></ul>

#### Dangerous occupations

To understand if your occupation is considered dangerous, please refer to the Occupation Group descriptions above together with the following broad occupation categories:

- Automotive and Engineering Trades Workers
- Construction and Mining Labourers
- Construction Trades Workers
- Design, Engineering, Science and Transport Professionals
- Electrotechnology and Telecommunications Trades Workers
- Factory Process Workers
- Health and Welfare Support Workers
- Machinery and Stationary Plant Operators
- Mobile Plant Operators
- Other Labourers
- Protective Service Workers
- Road and Rail Drivers
- Store persons.

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## 4. Your declaration

If your answers to these questions result in a change in your Occupation Group, we will write to you to confirm your new level of insurance cover and the fees (premiums) you will pay depending on your age and type of employment.

### I declare that I:

- have read and carefully considered the questions in this form and all the answers provided are true and correct.
- have read and understand my duty to take reasonable care and am aware of the consequences of non-disclosure.
- have read and carefully considered the questions in this form and all the answers provided are true and correct.
- am aware of the terms and conditions for insurance cover (including defined terms) as summarised in this form and the Fund's Product Disclosure Statement (PDS) and **Insurance Guide - Default Division** and acknowledge that the terms and conditions apply to me.
- 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.
- Legislation requires all members, except those in the Group 1 - High Risk or Group 1- High Risk (Undeclared) Occupation Groups, to elect for insurance cover when their account balance is below \$6,000 and/or they are aged under 25. By choosing to proceed with this application, you are electing to retain your existing insurance cover (if you already have cover) where your account balance is below \$6,000 and/or you are aged under 25.

Your signature

Date (DD-MM-YYYY)

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**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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