

Insurance Election Form

Complete this form if you want to:

- elect to have default **Death & Total and Permanent Disablement (TPD) cover (and Income Protection cover for eligible Woolworths NSW employees), or Death Only cover on your LUCRF Super account before you reach age 25 or have an account balance of \$6,000 or more and/or**
- apply for or increase your **Death & TPD or Death Only cover.**

Before completing the form, please ensure you have read our [Insurance Guide](#).

Note: If you're a licensed jockey, please use our Jockeys Insurance Election Form available by calling **1300 130 780**.

Please print clearly using an in boxes where required.

Insurance options

Our insurance options give you flexibility to tailor cover that best suits your personal circumstances.

LUCRF Super insurance options		
Products	Types of cover	Work categories covered
Death & TPD Provides a benefit to you if you become totally and permanently disabled or suffer a terminal illness, or to your dependants, nominated beneficiaries or legal personal representative (your estate) in the event of your death.	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
Death Only Provides a benefit to you if you suffer a terminal illness, or to your dependants, nominated beneficiaries or your legal personal representative (your estate) in the event of your death.	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
Income Protection Provides you with temporary financial support if you're unable to work through illness, injury or accident. You must complete the Income Protection Form if you want to apply for or increase this type of cover. NB: Default Income Protection cover is only available to eligible Woolworths NSW employees.	Fixed Amount (30, 60 or 90-day waiting period)	Light Blue Heavy Blue White Collar Professional

Types of Death & TPD and Death Only cover

- **Fixed Premium (default)**
This is where you pay a fixed cost for every unit of cover you have according to your age group.
- **Fixed Amount**
This type of cover provides a specific dollar amount of insurance. While the amount of cover is fixed and will not change, the cost you pay will increase as you grow older.

Work categories

To reflect the various risks associated with different jobs, there are three work categories under which you can be covered for Death & TPD and Death Only insurance.

- **Light Blue (default)** You're a skilled or unskilled worker who performs light manual work and you're involved in non-hazardous industries and/or tasks. Unless you advise otherwise, this is the default category applied to you.
- **White Collar** You're in a professional, administrative, clerical, secretarial, or similar desk-bound (sedentary) role that doesn't involve manual tasks and is undertaken at least 80% of the time in an office environment.
- **Professional** Your current annual salary package (including Superannuation Guarantee contributions) is \$150,000 or more and you spend at least 80% of your time in an office environment. You're also:
 - a professional white-collar worker with a university degree qualification relevant to the field of your main occupation**OR**
 - an executive or senior managerial white-collar worker and not self-employed.

Note: In the event of a claim, our insurer will assess your details including whether you have fully disclosed all relevant information. Insurance eligibility is at the discretion of the insurer.

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Elect to have default cover* within 90 days of joining us

Under the Federal Government's *Putting Members' Interests First* (PMIF) reforms, super funds cannot provide automatic default insurance cover from 1 April 2020 to:

- new members who are under the age of 25, and
- new members who have an account balance less than \$6,000

unless the member has otherwise elected to have insurance.

If you're under 25 or have under \$6,000 in your account, and you receive SG contributions from your employer, you can elect to have default[^] insurance on your account by completing an application form which LUCRF Super must accept within 90 days of the date of your welcome letter (subject to eligibility). This means that provided you answer the eligibility questions in **Section A** (to the satisfaction of the insurer), you'll be provided with the following cover:

- 2 units of Light Blue Fixed Premium Death & TPD cover (if you're between 14 and 64), or
- 2 units of Light Blue Fixed Premium Death & Restricted TPD cover (if you're between 65 and 69).

* If you're a *Claiming TPD Member*, you'll only be entitled to receive default Death Only cover (and not default Death & TPD insurance cover). If you're a *Claiming Terminal Illness Member*, you're not eligible to receive default cover. Please see our Insurance Guide for definitions of *Claiming TPD Member* and *Claiming Terminal Illness Member*.

Note: By electing to have default Death & TPD cover, full-time and permanent part-time Woolworths NSW employees who are under the age of 65 can also receive default Income Protection (IP) insurance of \$500 per week before tax, with a 30-day waiting period and a two-year benefit period (under the Light Blue work category).

Increase your cover above the default cover amount

If you have a contributing employer, and you apply within 90 days of the date of your welcome letter, you can increase your default cover up to the automatic acceptance level (AAL)[^]. This means that provided you answer the screening questions in **Section B** (to the satisfaction of the insurer), you don't have to provide any medical evidence to increase your 2 units of Death & TPD default cover to either:

- a maximum of 8 units of Death & TPD

OR

- a maximum of 8 units of Death Only.

If you choose to change to Death Only cover, your default TPD cover will stop from the date your application is accepted. Any cover in excess of \$1.1 million will require completion of a OnePath Personal Statement (further details are provided on the next page).

You can also apply for \$700 per week (before tax) of IP cover with a two-year benefit period (or increase your cover to \$700 per week before tax if you're a permanent Woolworths NSW employee). If you'd like to apply for or increase your IP cover, complete an Income Protection Form available at lucrf.com.au or by calling **1300 130 780**.

[^] Issue of default cover (automatic or elected) and the insurance offer for new members is only available once per account. Any future LUCRF Super accounts you hold may also be eligible for default cover or cover issued under an offer for new members. You're only eligible for insurance cover on one LUCRF Super account at a time.

Insurance Election Form

Electing to have default cover (new members only)

Are you electing to have default insurance cover and are you applying within 90 days of the date of your welcome letter?

Yes No

If you marked YES, please complete Steps 1 and 2, all the steps in **Section A** (Steps 3 and 4) and Step 9.

If you also want to increase your default cover, see 'Applying to increase your cover' below. You can complete both Section A **and** Section B if you want to elect to have default insurance and increase it within the AAL at the same time.

If you marked NO, please follow the steps in the next question to apply for cover.

Applying to increase your Death & TPD or Death Only cover (new and existing members)

Important: Only complete Section B OR Section C on this form (as applicable). Do not complete both sections. To increase Income Protection cover, you'll need to complete an Income Protection Form available at lucrf.com.au.

Are you applying within 90 days of the date of your welcome letter and for cover within the AAL?

Yes No


If you marked YES, complete Steps 1 and 2, all the steps in **Section B** (Steps 5 and 6), and Step 9. Please note that **you must complete both Section A and Section B** if you want to elect to have default insurance and increase it within the AAL at the same time.


OR

Are you applying more than 90 days after the date of your welcome letter or for cover above the AAL?

Yes No

If you marked YES, see below.

For cover up to \$1.1 million  complete Steps 1 and 2, all the steps in **Section C** (Steps 7 and 8), and Step 9.

For cover above \$1.1 million  complete Steps 1 and 2, all the steps in **Section C** (Steps 7 and 8), and Step 9. A OnePath Personal Statement must also be completed.

Insurance cover above \$1.1 million or cover for Personal Plan members

If you're applying for more than \$1.1 million of cover or you're a Personal Plan member, you also need to complete and attach a OnePath Personal Statement (even if you're applying as a new member within 90 days of the date of your welcome letter).

For a copy of the OnePath Personal Statement, visit lucrf.com.au or call **1300 130 780**.

Converting your cover

If you'd like to convert your existing insurance between Fixed Premium and Fixed Amount cover, you must complete our Insurance Conversion Form, available at lucrf.com.au or by calling **1300 130 780**.

Step 1 | Opt-in to keep your insurance (optional)

By law, if your account balance becomes inactive (does not receive any amounts, such as contributions or rollovers, for 16 continuous months), any insurance cover you have with us will be cancelled.

You can elect to keep your insurance if this happens by crossing the box below:

I want my insurance cover to continue if my account becomes inactive. I understand this election will apply as long as my account is open, or until I choose to cancel my insurance cover. I will be notified at regular intervals how my insurance can be subsequently cancelled if desired.

Insurance Election Form

Step 2 | Your details

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

LUCRF Super member number

(please call **1300 130 780** if you don't know your member number)

Title

 Mr Mrs Miss Ms Other (please specify)

First name(s)

Last name

Date of birth

Gender

 Male Female Other

Residential/Street address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

Postal address – if different to residential

Unit/Street/PO Box number

Street name

Suburb/City/Town

State

Postcode

Contact details

Email address

Home phone

Work phone

Mobile

Employment details

Your current employer

Your main occupation

Are you engaged in any other occupations?

Yes No

If yes, please specify your other occupation(s)

So that we can determine your work classification, answer the following questions (please cross):

1. Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary-type duties? Yes No
2. Do you have a university degree qualification relevant to the field of your main occupation OR are you an executive or senior managerial white-collar worker and not self-employed OR are you a member of a professional institute? Yes No
3. Is your current annual salary package (including the Superannuation Guarantee contribution) \$150,000 or more and do you spend at least 80% of your time in an office environment? Yes No

SECTION A: Elect to have default cover (for new members)

Step 3 | Your insurance cover

Under the government's *Putting Members' Interests First* (PMIF) reforms, super funds cannot provide automatic default insurance cover from 1 April 2020 to new members who are under the age of 25 or to new members who have an account balance less than \$6,000, unless the member has otherwise elected to have insurance.

By crossing the box below, you're making an election to have default Death & TPD cover on your account, even if you're under the age of 25 or your account balance is less than \$6,000. You acknowledge that:

- this means you'll be provided with either 2 units of Light Blue Fixed Premium Death & TPD cover (if you're between the ages of 14 and 64), or 2 units of Light Blue Fixed Premium Death & Restricted TPD cover (if you're between the ages of 65 and 69)
- if you're a permanent full-time or part-time Woolworths NSW employee, you'll also receive default IP cover of \$500 per week before tax, with a 30-day waiting period and a two-year benefit period (under the Light Blue work category) if you're eligible
- this election is required for default insurance to be provided on your LUCRF Super account as you're not eligible for automatic default insurance
- your election must be accepted by LUCRF Super within 90 days of the date of your welcome letter
- there's enough money in your super account to pay for the cost of default insurance cover
- the cover start date will be the date LUCRF Super accepts your application.

Yes, I elect to have default insurance cover on my super account.

Step 4 | Eligibility questions (for election of default insurance cover within 90 days from the date of your welcome letter for new members)

IMPORTANT: Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.

1. Have you had a claim admitted or are you eligible to receive a benefit, in a waiting period for a benefit, or in a process of claiming a benefit for total and permanent disablement? Yes No
2. Have you had a claim admitted or are you eligible to receive a benefit or in a process of claiming a benefit for terminal illness? Yes No

You must be able to truthfully answer NO to all of the above questions to be eligible for default cover. If you answered YES to any of the above questions, you can still apply for cover by completing a OnePath Personal Statement, available at lucrf.com.au or by calling **1300 130 780**.


i If you'd also like to increase your elected default insurance within the automatic acceptance levels, please also complete **Section B**.

SECTION B: Apply to increase your default cover (new member offer)

Step 5 | Your insurance selection to increase your total cover (up to 8 units or up to the maximum equivalent dollar value)


Death & TPD

Total number of insurance units you wish to hold after this application is processed (maximum of 8 units)

units of insurance cover  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR


Total amount of fixed cover (maximum equivalent dollar value based on your age – must be a multiple of \$1,000)

\$  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

OR


Death Only

Total number of insurance units you wish to hold after this application is processed (maximum of 8 units)

units of insurance cover  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.


OR

Total amount of fixed cover (maximum equivalent dollar value based on your age – must be a multiple of \$1,000)

\$  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

Note: If you've selected over \$1.1 million of fixed cover, you must complete and attach a OnePath Personal Statement available at lucrf.com.au or by calling **1300 130 780**.

Step 6 | Screening questions (for increased cover up to our AAL and within 90 days from the date of your welcome letter for new members)

 **IMPORTANT:** Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.

Note: If you've completed this step in Section A, you don't need to complete it again here.

- Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - are you now off work due to illness or injury? Yes No
 - have you been absent from work for 7 consecutive calendar days in the last 12 months due to illness or injury? Yes No
- Are you currently prevented from performing all the usual duties of your occupation on a full-time basis of at least 30 hours per week due to illness or injury (even if you're currently working less than 30 hours per week for non-medical reasons)? Yes No
- Have you ever made or are you entitled to make a claim for any type of sickness, accident or disability benefit(s), workers' compensation or any other form of compensation (including Centrelink payments) due to injury or illness? Yes No
- Have you been diagnosed with a medical condition that's expected to reduce your life expectancy to less than 12 months from today? Yes No
- Have you ever had an application for life, trauma or disability insurance declined, deferred, accepted with a higher than normal premium (other than for smoking) or issued with a restriction or exclusion? Yes No
- Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - do you have a medical condition for which you take or have been advised to take medication or undergo any other form of medical treatment? Yes No
 - are you currently under investigation or been advised to undergo investigations for any medical condition or symptom? Yes No


You must be able to truthfully answer NO to all of the above questions to be eligible for increased cover within our automatic acceptance levels. If you answered YES to any of the above questions, you can still apply for additional cover by completing a OnePath Personal Statement, available at lucrf.com.au or by calling **1300 130 780**.

SECTION C: Apply for or increase your Death & TPD or Death Only cover (for existing members)

Step 7 | Your insurance selection to increase your total cover (up to a maximum of \$3 million TPD cover and \$5 million Death cover)


Death & TPD

Total number of insurance units you wish to hold after this application is processed

units of insurance cover  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR


Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

AND/OR


Death Only

Total number of insurance units you wish to hold after this application is processed

units of insurance cover  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.


OR

Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

Note: If you've selected over \$1.1 million of fixed cover, you must complete and attach a OnePath Personal Statement available at lucrf.com.au or by calling **1300 130 780**.

Step 8 | Health questions (for cover of up to \$1.1 million for existing members)

 **IMPORTANT:** Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.

1. Other than to combat a cold or flu,
 - a. are you, at the date of this application, off work due to injury or illness or restricted from performing any of the usual duties of your occupation due to injury or illness? Yes No
 - b. are you currently receiving any form of medical treatment or taking any form of medication? Yes No
 - c. have you taken more than a total of seven consecutive days off work over the past 12 months due to illness or injury? Yes No
2. Have you ever received medical advice, consulted a doctor, undergone medical treatment, investigations or operations for, or suffered from any of the following:
 - a. cancer, a tumour or growth including breast lumps or skin lesions/moles (even if you haven't seen a doctor), high blood pressure, high cholesterol, a heart complaint, a murmur, palpitations or chest pain, a stroke, a thyroid or glandular disorder, or diabetes? Yes No
 - b. back or neck pain/disorder, musculoskeletal symptoms or any joint disorder, gout, arthritis, repetitive strain syndrome, paralysis of any kind, chronic fatigue syndrome, epilepsy or a neurological disorder, or a mental/nervous disorder including stress, anxiety or depression? Yes No
 - c. kidney, bowel, bladder, gall bladder, liver disease or disorder, a lung or other organ disorder, hepatitis, a hernia, a blood disorder, sleep apnoea, asthma or a persistent cough or any lung complaint, or any abnormality of hearing, speech or eyesight (excluding glasses or contact lenses)? Yes No
3. Have you ever tested positive for Human Immunodeficiency Virus (HIV), which causes Acquired Immune Deficiency Syndrome (AIDS), or are you suffering from AIDS or any AIDS-related conditions? Yes No
4. Have you ever had an application for life, disability, trauma or income protection declined? Yes No
5. a. What's your current height? (in centimetres) b. What's your current weight? (in kilograms)

If you've ticked YES to questions 1 to 4 (inclusive) and/or are applying for more than \$1.1 million of cover and/or are a Personal Plan member, you'll need to complete a OnePath Personal Statement, available at lucrf.com.au or by calling **1300 130 780**. If you've truthfully ticked NO to questions 1 to 4 (inclusive) **AND** you're applying for less than \$1.1 million of cover, you'll be provided with the cover you've chosen from the date specified in your letter of confirmation.

Step 9 | Sign and date this form

Duty of disclosure

LUCRF Super, who enters into a life insurance contract in respect of your life, has a duty, before entering into the contract, to tell the Insurer ("OnePath Life Limited" or "OPL") anything that it knows, or could reasonably be expected to know, may affect OPL's decision to provide the insurance and on what terms. LUCRF Super has this duty until OPL agrees to provide the insurance.

LUCRF Super has the same duty before it extends, varies or reinstates the contract.

LUCRF Super does not need to tell OPL anything that:

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

You must disclose relevant information.

You must tell OPL anything you know, or could reasonably be expected to know, that may affect OPL's decision to provide the insurance and on what terms. If you do not do so, this may be treated as a failure by LUCRF Super to tell OPL something that LUCRF Super must tell OPL.

If you provide relevant information to LUCRF Super rather than OPL, LUCRF Super will provide the information you give LUCRF Super to OPL. LUCRF Super will do this so that you comply with your obligation to provide relevant information to OPL.

If you do not tell OnePath Life Limited something

In exercising the following rights, OPL may consider whether different types of cover can constitute separate contracts of life insurance. If they do, OPL may apply the following rights separately to each type of cover.

If LUCRF Super does not tell OPL anything LUCRF Super is required to, and OPL would not have provided the insurance or entered into the same contract with LUCRF Super if LUCRF Super had told OPL, OPL may avoid the contract within 3 years of entering into it.

If OPL chooses not to avoid the contract, OPL may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if LUCRF Super had told OPL everything it should have. However, if the contract provides cover on death, OPL may only exercise this right within 3 years of entering into the contract.

If OPL chooses not to avoid the contract or reduce the amount of insurance provided, OPL may, at any time vary the contract in a way that places OPL in the same position it would have been in if LUCRF Super had told OPL everything it should have. However, this right does not apply if the contract provides cover on death.

If the failure to tell OPL is fraudulent, OPL may refuse to pay a claim and treat the contract as if it never existed.

I declare that:

- The answers that I have provided to all questions in this application are true and correct.
- I have read the duty of disclosure and understand the consequences available to OPL if I fail to tell them any matter relevant to its decision to provide insurance. I understand that the duty of disclosure continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- I have read and understood the information contained in the Insurance Guide and the relevant Super Member Guide – Product Disclosure Statement.
- If I have provided information about another person in this application, I declare that I have the consent of that person to do so. I understand that OPL requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au/privacy-policy.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in LUCRF Super's insurance policy with OPL as changed from time to time.
- I have read OPL's Privacy Policy which describes how they collect, use, store and disclose personal information (including health and other sensitive information) which is available at OPL's website (onepath.com.au/insurance/privacy-policy) or by calling Customer Service on 133 667.
- I consent to OPL collecting, using, storing and disclosing my personal information (including health and other sensitive information) to assess and process my application, as well as to manage and administer my insurance in accordance with OPL's Privacy Statement available at lucrf.com.au.
- I understand that OPL may require additional information or medical tests to enable assessment of my application and I authorise any medical practitioner or other health professional to release to OPL or any other organisation appointed by OPL any medical information needed in connection with my application.
- I understand that if I fail to attend any required medical appointments, my application may not be finalised and insurance cover may not be offered by OPL.
- I acknowledge that if I do not complete the form correctly or I do not sign and date this declaration, my application will not be considered by OPL.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection statement and the Privacy Policy available at lucrf.com.au/privacy or by calling **1300 130 780**.

Signature



Date

/ /

Checklist


Before you send this form to us, make sure you have:

- answered the eligibility, screening or health questions honestly and accurately
- indicated the amount of cover you wish to apply for
- completed and attached a OnePath Personal Statement (if required)
- signed and dated this form at Step 9.

Send this form to:

LUCRF Super
PO Box 211
North Melbourne VIC 3051

Or scan and email it to: mypartner@lucrf.com.au

 If you need any help completing this form, please call us on **1300 130 780** or email mypartner@lucrf.com.au.