



# Life Events/Salary Increase cover



## What this fact sheet covers



This fact sheet provides information about Life Events insurance cover and Salary Increase cover available through our Insurer TAL Life Limited.

You can apply for this cover without the need for full underwriting using the *Life Events insurance cover and Salary Increase cover application form* at the back of this fact sheet.

## Who is this fact sheet for?



UniSuper members who already have Death and Total & Permanent Disablement (TPD), Death-only, TPD-only, or Income Protection cover through UniSuper, and who:

- have recently or will shortly experience an eligible life event (as described below), and
- want to top up their existing insurance cover to coincide with this event, or
- want to increase their Income Protection cover in line with a salary increase.

## Salary Increase cover

You can apply for a one unit increase to your Income Protection (IP) cover if you receive a salary increase.

## Life Events cover

Life Events insurance cover provides you with the option of topping up the level of your existing Death and Total & Permanent Disablement (TPD) or Death-only or TPD-only cover to coincide with some of life's bigger milestones.



### WHO PROVIDES LIFE EVENTS AND SALARY INCREASE COVER?

This cover is provided to UniSuper members by TAL Life Limited ABN 70 050 109 450, AFSL No 237848.

## When can you apply for cover?

To increase your existing cover you must:

- be under 55 years of age on the date the application is received
- not be subject to special conditions such as premium loadings, restrictions or exclusions other than, a pre-existing condition (PEC), and
- not have previously been declined cover under UniSuper's policies with the Insurer.

### SALARY INCREASE COVER

Accumulation 1, Accumulation 2 and Personal Account members who hold Income Protection cover can apply to increase their cover without underwriting within 90 days of a salary increase occurring provided they:

- are in active employment on the date the application for Salary Increase cover is received, and
- have IP cover at the time of applying for Salary Increase cover.

Salary Increase cover cannot be provided if the application form is received after the insured member's total disability. For a full list of the conditions please refer to the *Insurance in your super* booklet.

## LIFE EVENTS COVER

Defined Benefit Division (DBD), Accumulation 1, Accumulation 2 and Personal Account members who hold Death and TPD, Death-only or TPD-only cover through UniSuper can apply to increase this cover without underwriting within 90 days of the following Life Events:

- Purchasing a home as a permanent residence and taking out a mortgage on that residence
- Getting married
- Giving birth or adopting a child
- Commencing a de facto relationship
- Getting divorced or terminating a de facto relationship
- Having a dependent child starting tertiary education
- The death of a spouse, including a de facto spouse.

Life Events cover cannot be provided if the application form is received after the insured member's death or terminal illness, or for TPD cover, the date of disablement.

## How does it work?

If your application for Life Events cover or Salary Increase cover is successful, the additional cover will be added to your existing insurance cover.

The new level of cover will take effect from the date your application is accepted. If you make a claim within the first six months of holding Life Events cover or Salary Increase cover, you will only receive a benefit for the increased amount if the claim is as a result of an accident (which means accidental injury causing death, TPD or total disablement through a visible, violent, external event to the body).

## How much cover can I get?

### LIFE EVENTS COVER

If your application for Life Events cover is accepted (up to the maximum cover limit) and you hold fixed cover, your Life Events cover will increase by the lesser of:

- 25% of your current amount of fixed cover, or
- an additional \$200,000 of fixed cover.

If you have unitised cover, your cover will increase by one unit of Death-only, one unit of Death and TPD or one unit of TPD-only cover.

To find out if you have unitised or fixed cover log in to your account online and go to the 'Insurance' tab, or call us on **1800 331 685**.

## SALARY INCREASE COVER

If your Salary Increase cover is accepted you will receive one additional unit of Income Protection (IP) cover, outside of any six-monthly IP cover automatic update (Accumulation 2 members only). To find out more about the IP automatic update please refer to the *Insurance in your super* booklet, available on our website.

The maximum cover is 69 units.

## Can I apply more than once?

You can increase your Life Events cover (if eligible) no more than once for each instance of a Life Event. For example, you can apply for Life Events cover when your first child starts tertiary education and apply once more when your second child starts tertiary education. You can increase your Life Events cover once in any 12-month period.

You can increase your IP cover (if eligible) using the Salary Increase option no more than once in any 12-month period.

## How do I apply?

To be eligible for an increase to your existing cover, the Insurer must receive your application form within 90 days of either the Life Event or Salary Increase occurring. You can apply by completing the *Life Events/Salary Increase cover application form* included at the back of this fact sheet. Completed forms should be returned to UniSuper using the details shown on the form, along with any evidence required (see next page).

## WILL I NEED EVIDENCE?

If you want to apply for Life Events cover or Salary Increase cover, you'll need to supply evidence as outlined in the tables below.

LIFE EVENT	EVIDENCE REQUIRED	90-DAY TIME LIMIT STARTS FROM:
Commencement of a de facto relationship	Statutory declaration	the commencement of the relationship
Divorce or termination of a de facto relationship	One of the following: - for legal marriages, certified copy of divorce orders - for de facto, statutory declaration	- the date of divorce - the effective date of the termination of the relationship
Death of a spouse, including a de facto	Certified copy of Death Certificate	the death of the person
Dependent child starting tertiary education	Certified copy of enrolment details or acceptance letter from the tertiary institution	starting at the tertiary institution
Purchase of a home as a permanent residence or taking out a mortgage on that residence	Certified copy of your mortgage documents	the date of settlement
Marriage	Certified copy of marriage certificate	the day you get married
Birth or adoption of a child	Certified copy of birth certificate or certified adoption papers	the birth or adoption

SALARY INCREASE	EVIDENCE REQUIRED	90-DAY TIME LIMIT STARTS FROM:
Salary increase	One of the following:  Certified copy of a payslip or letter from your employer confirming the date of your salary increase	when you're notified of the increase of salary occurring

## CERTIFICATION OF DOCUMENTS

To obtain a certified copy of one of the documents listed above, take the original document and a photocopy to a person who is authorised to certify such documents. Refer to Step 2 in the *Your Guide to proof of identity* fact sheet for details.

The person providing the certification must sight the original document and the photocopy, make sure both documents are identical, then ensure that all photocopied pages of the original documents (including any linking documents) are certified as true copies by writing or stamping on the photocopied documents: "certified true copy" (or similar words), followed by their signature, printed name, qualification (e.g. Police Officer) and date.

## What's best for me?

UniSuper members have exclusive access to comprehensive financial advice through UniSuper Advice. So if you'd like some advice about your insurance cover and some help in determining which type of cover best suits your needs, contact UniSuper Advice on **1800 823 842**.



This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser.

This information is current as at July 2019 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850  
Trustee: UniSuper Limited, ABN 54 006 027 121  
Date: July 2019 UNIS00F68 0719

# Your guide to proof of identity



We take looking after your retirement savings very seriously—which is why you need to prove your identity (ID) before making withdrawals or other important changes to your account.

## Verify your identity online

Proving your identity online is quick and easy—you'll know as soon as your identity gets verified. Log in at [unisuper.com.au/memberonline](https://unisuper.com.au/memberonline) to get started. Only Australian residents with Australian documents currently living in Australia can verify their identity through MemberOnline.

You'll need one or more of the following valid documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card
- State and Federal electoral roll details.

Make sure you've updated your current personal details with relevant government agencies before you begin the process of verifying your identity online. We use online government and public databases to securely verify your identity.

## Or send us certified copies of your ID

You can also send us certified copies of your ID. The following guide explains the types of documents we can accept and how to ensure they're correctly certified.

### ALLOW US TO VERIFY YOUR IDENTITY

In some cases and on some of our forms, we can verify your identity on your behalf if the document(s) you provide haven't been certified correctly or can't be read. All you need to do is give us consent by ticking the box on the applicable form—and we'll try to verify your identity electronically using those documents. We'll let you know if the process wasn't successful.

## Why provide your TFN?

Giving us your tax file number (TFN) means we can process rollover and transfer requests to another super fund without additional proof of identity. If your TFN can't be validated, or you want to transfer to a self-managed super fund or organise a benefit payment, you'll still need to give us certified copies of your ID.

Visit [unisuper.com.au/memberonline](https://unisuper.com.au/memberonline) to provide your TFN online.

### STEP 1: COLLECT ACCEPTABLE DOCUMENTS

We'll accept either one document from List A or two documents from List B.

#### LIST A

##### A CERTIFIED COPY OF A:

- current driver licence
- current passport (Australian passports that haven't expired more than two years ago are also acceptable)

#### LIST B

##### A CERTIFIED COPY OF A:

- birth certificate or birth extract
- Australian citizenship certificate
- a pension card issued by Centrelink that entitles the person to financial benefits.

##### AND:

- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address
- letter from Centrelink regarding a government assistance payment
- rates notice from local council (less than 12 months old) containing your name and residential address
- electricity, gas or water bill dated within the past three months that contains your name and residential address.

## STEP 2: CERTIFY YOUR DOCUMENTS

Take your original document(s) and a clear photocopy of both sides of the original document to an authorised person.

### Your ID must be properly certified

The authorised person will need to:

1. sight the original document, and the copy, to ensure both documents are identical, and
2. write or stamp 'this is a true and correct copy of the original document I have sighted' or 'certified true copy', followed by their:
  - signature
  - printed name
  - qualification (e.g. Magistrate), and
  - date.

If you've changed your name or are signing on behalf of another member, prove the 'link' between you and the name change, or other person—use a certified copy of one of the following documents as well as your other certified ID.

PURPOSE	SUITABLE LINKING DOCUMENT
Change of name	→ Marriage certificate → Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages
Signing on behalf of another member	→ Power of Attorney → Guardianship papers

When having your documents certified, remember:

- All pages must be certified.
- The copy of the document must be certified—not on a separate page attached to the document.
- Certified copies of your documents must have an original signature.
- Faxed or emailed copies won't be accepted.
- Documents not written in English must be accompanied by an English translation prepared by an accredited translator.
- Documents certified more than a year ago won't be accepted.

### Who can certify your documents

Some of the people authorised to certify IDs include:

1. A person currently licensed or registered under a State or Territory law to practise in one of the following occupations:
  - Architect
  - Nurse
  - Chiropractor
  - Occupational therapist
  - Conveyancer
  - Optometrist
  - Dentist
  - Patent or Trade marks attorney
  - Financial adviser or financial planner
  - Pharmacist
  - Legal practitioner
  - Physiotherapist
  - Medical practitioner
  - Psychologist
  - Midwife
  - Veterinary surgeon.
2. One of the following persons:
  - Teacher employed full-time at a school or tertiary education institution

- Agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
- Bank, building society, credit union or finance company officer with two or more years of continuous service
- Clerk, Master, Registrar or Deputy Registrar of a court
- Judge of a court or a Magistrate
- Justice of the Peace
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, the Institute of Public Accountants or the Association of Taxation and Management Accountants, or a Fellow of the National Tax Accountants' Association
- Notary public, and
- Police officer.

Visit the [Attorney General's website](#) for a full list of who can certify documents.

## Using foreign documents?

These must be translated by an accredited translator (if they're not in English) and you must have the translated copies correctly certified by a person listed in the 'Members residing overseas' section below.

### Members residing overseas

If you live overseas, the following people are authorised to certify identification documents:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Employee of the Commonwealth or the Australian Trade Commission who is authorised and exercising his or her function in a country or place outside Australia.
- A person authorised as a notary public in a foreign country.

Your documents must be certified by a person with an Australian connection. We won't accept certifications by a someone licensed or registered to practise outside of Australia in an occupation listed above, or who holds a position in a foreign country—except for a foreign notary public.

### When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3 - 5 business days for your form to arrive. We'll contact you if we have any queries in relation to your request.

### Returning your form

- Mail to UniSuper, Level 1, 385 Bourke Street, Melbourne VIC 3000
- Email to [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au)

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at November 2017 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

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Fund: UniSuper, ABN 91 385 943 850

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Date: February 2019 UNIS000F80 0219





## SECTION 4 — Member declaration and signature



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

### For Life Events or Salary Increase cover:

- I declare that the information I have given on this form and any accompanying pages is true and correct
- I have received, read and understood the information in my UniSuper membership PDS, in *Insurance in your super* booklet and the *Life Events Salary Increase cover* fact sheet
- I understand that all insurance cover is subject to the terms and conditions of the policy
- If I fail to provide all or part of the information required or consent to the Insurer obtaining such information, as it requires, this application will not be assessed and processed
- I have read the duty of disclosure and understand my obligations under the relevant *Insurance Contracts Act 1984* as explained in the *Insurance in your super* booklet
- I acknowledge that I have read and understood the privacy information in my member PDS and consent to my personal information being used in accordance with UniSuper's Privacy Policy
- I understand that additional cover does not apply until my application has been approved by the Insurer
- I declare that I am under 55 years of age and acknowledge that my application won't be accepted if I am over 55 years of age when my application is received
- I understand I must apply for Salary Increase cover or Life Events cover within 90 day of the Salary Increase or Life Event occurring (as applicable)
- I confirm that I don't have existing cover that is subject to special conditions, such as premium loadings, restrictions or exclusions (other than a pre-existing condition)
- I have not previously been declined cover under UniSuper's policies with the Insurer
- I have not have applied for additional cover within the previous 12 months and not within six months of receiving an Income Protection automatic update (in the case of Salary Increase cover)
- I have provided sufficient proof where required of the Life Event or the Salary Increase (as applicable) has occurred
- I acknowledge that if a claim arises in the first six months of my cover commencing, the insurer will only pay a benefit if the claim is as a result of an accident.

### In addition for Salary Increase cover:

- I am currently insured for Income Protection cover
- I am an Accumulation 1, Accumulation 2 or a Personal Account member
- I am in active employment on the date of application for Salary Increase Cover
- If my application is accepted, my total cover will not exceed 69 units of cover; and
- I acknowledge that Salary Increase cover will only come into effect if my application is received before my total disability.

## SECTION 4 — Continued

### In addition for Life Events cover:

- I have not have applied for Life Events cover in respect of the same instance of the same Life Event
- I am currently insured for Death and/or TPD cover
- I acknowledge that Life Events cover will only come into effect if my application is received before my death or terminal illness or, if I have TPD cover, my date of disablement, or Death and/or TPD cover ceases
- My total cover will not exceed \$3 million in respect of TPD cover.

Signature

Date (DDMMYYYY)



### RETURN YOUR COMPLETED AND SIGNED FORM, AND CERTIFIED COPIES OF YOUR DOCUMENTS (IF APPLICABLE) TO:

UniSuper  
Level 1, 385 Bourke Street  
Melbourne VIC 3000

Please note that certified copies of your documents must contain an original signature. Faxed or emailed copies will not be accepted.

To verify your identity online, log in to your account at [unisuper.com.au](https://www.unisuper.com.au) and go to 'Verify your identity' under the 'Manage account' tab.



### NEED HELP?

For more information:

- email [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au), or
- call 1800 331 685.