



Application to Cancel Insurance

Once you have completed this form, simply email it to qsuper@qsuper.qld.gov.au.

You may be able to lower your premiums by choosing to be occupationally rated in Member Online (lower risk jobs may attract a lower insurance premium).

When should I use this form?

If you have an Accumulation account, complete this form to let us know you'd like to:

- cancel your death cover
- cancel your total and permanent disability (TPD) cover
- cancel your income protection cover
- cancel all your insurance cover with QSuper.

If you have a Defined Benefit account, complete this form to let us know you'd like to:

- cancel your additional death cover in your Accumulation account
- cancel your additional TPD cover in your Accumulation account.

Be sure to check out the additional info about this form on page 3 to make sure you have all the info you need to cancel your insurance.



1 Personal details

Client number

You can find your client number on your annual statement or by logging in to Member Online.

Title Given names

Surname

Previous name¹ (if we know you by another name)

Date of birth (dd/mm/yyyy)

Home phone number

Mobile phone number

Work phone number

Email address

Residential address

State

Postcode

Postal address

State

Postcode

2 Your instructions

I'd like to:

Cancel my death cover



AND/OR



Cancel my TPD cover



AND/OR



Cancel my income protection cover.

If you cancel your cover, you will be considered to have personalised your cover, and we won't automatically provide you with cover again, even if your employment situation changes. More information can be found in the *Accumulation Account Insurance Guide*.



¹ If you've changed your name, please contact us for information on the additional documents you will need to provide.

3 Occupational rating questions

If you are cancelling some of your insurance cover you'll need to complete these questions so that we can assess what the premium rate should be for your remaining cover (although if you reduce your default cover and you would then be paying the high risk rate, we'll keep your premiums at the default rate, or police default rate if applicable). These questions refer to the role you spend most time performing. You don't need to complete this section if you are returning this form with a *Change of Insurance* form.

Are you:

- a registered or enrolled nurse or assistant in nursing who is qualified and currently practicing, or
- working in the retail sector, or food and beverage service?

Yes No

Are you:

- a qualified tradesperson currently working within your area of expertise (e.g. hairdresser, chef, plumber, electrician, plasterer, carpenter or concreter), or
- a skilled worker with light manual duties (e.g. jeweller, building inspector, laboratory technician, foreman or office equipment technician)?

Yes No

Are you:

- a police officer, firefighter, paramedic, or other emergency or protective services worker, including security guard or corrections officer, or
- a professional sports person, or
- working in a manual occupation which does not require trade qualifications and subject to accident or environment hazards (e.g. earthmover, driver, cleaner, labourer, factory worker or agricultural worker)?

Yes No

Are the usual work activities of your job considered office based or school teaching (meaning you spend at least 80% of your work time doing clerical, call centre, administrative or other office or classroom based activities), or

Are you a medical practitioner, lawyer or engineer who spends at least 80% of your work hours in an office or clinical environment?

Yes No

Do you currently perform, or intend to work in a job within the next 3 months that includes, any of the following risky activities:

- handling firearms (other than as a police officer, correctional officer or licensed security guard), dangerous chemicals or explosives, or
- offshore work – oil and gas platforms or ships at sea, or
- being underground (in construction and mining environments) or underwater for more than 20% of total at work time, or
- working at heights over 20 metres in any environment requiring hard hat and harness for safety by law, or
- crop dusting, aerial mustering or any low level flying activity (defined as below 150m or 500ft), or
- flying more than 200 hours per annum as a passenger other than on a commercial airline, or as a pilot (fixed wing or helicopter)

Yes No

Are you earning more than \$120,000 a year (before tax and employer paid superannuation) from your job?

Yes No

Do you have a university qualification which you are using/is required in your current role?

Yes No

Do you have a senior/executive level management role in your company? (your direct reports would be mid-level managers or skilled specialists in a sedentary setting), or

Is your role considered professional (e.g. doctors, solicitors, accountants – requiring membership of a professional or government body to practise in your occupation)?

Yes No

4 Checklist, declaration and authorisation

- I'm the person named on this form or have a power of attorney to act on the member's behalf.¹
- I understand these changes take effect from the date QSuper receives my completed form.
- I've read and understood the insurance cover information in the *Accumulation Account Insurance Guide*.

Name

Signature

Date (dd/mm/yyyy)

¹ You need to provide QSuper with an original certified copy of the power of attorney document (if you've already given it to us, you don't need to do this again).

Additional information about this form

If you change your mind, you can reinstate your cover at any time by logging in to Member Online or completing a *Change of Insurance* form. Just remember that eligibility conditions and exclusions do apply so be sure to check the *Accumulation Account Insurance Guide* for more information.

Need more information?

To find new ways to get more out of your super, have a play around with the tools and calculators on our website at qsuper.qld.gov.au. You can experiment with as many different inputs and scenarios as you like.

And we're always here to help on the phone too. Just call us on **1300 360 750** to get in touch.



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