

Application to Change Insured Salary

When to use this form

If you have salary-based income protection cover, use this form if your salary has recently changed (this can be an increase or decrease) and you would like to update your insured salary. To be eligible to update your insured salary, you must meet the requirements described in the Section 2 Checklist.

This change will not count as personalising your cover. Premiums will be calculated and deducted at the 'default rate' (or 'default police rate') from the date of the change, unless you've already applied an 'occupational rating'.

If your request is above the automatic acceptance limit, you will need to provide additional health and other information (refer to the Insurance Guide for more details). We will contact you if this is required.

Important: If accepted, your salary-based cover amount will be updated based on your new insured salary from the date we accept your request.

Please complete in **BLOCK** letters, in blue or black ink.

1 Personal details

Client number

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

Title

First names

Last name

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

☐ As above

State

Postcode

The duty to take reasonable care

When applying for insurance, you have a legal duty to take **reasonable care not to make a misrepresentation** to us or the insurer before your application for insurance is accepted by the insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer that 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

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. Please note that there may be circumstances where the insurer may later investigate whether the information provided to us was true. For example, the insurer may do this when a claim is made. As part of these investigations, the insurer may require you to supply health and other information and require you to attend medical examinations.

Guidance for answering our questions

When we ask you questions, we do so on behalf of the insurer. You are responsible for the information provided to us and the insurer. When answering our 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 that we ask you.
- Do not assume that we will contact your doctor for any medical information.

¹ If your name has changed and you work for the Queensland Government or default employer, let your payroll office know and they'll then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.

- 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.

Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you and each person that answered our questions would now answer differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If you need help

It's important that you understand this information and the questions we ask. Ask us or your adviser for help if you have difficulty understanding the process of applying for insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, please let us know so we can discuss any additional support you may need. If you want, you can have a support person you trust with you or receive assistance from the Australian Government's Translating and Interpreting Service (TIS National) on 131 450. It's available to anyone, 24/7 (all day, every day).

About this application

When you apply for insurance, we conduct a process called underwriting. It's how the insurer decides whether it can cover you, and if so on what terms and at what cost. You will be asked questions that the insurer 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 give in response to these questions is vital to the insurer's decision.

Notifying the insurer

After your cover starts, please tell us immediately if you think you may not have met your duty and we'll let you know whether it has any impact on the cover.

What can we do if the duty is not met

If you do not take reasonable care not to make a misrepresentation, there are different remedies that maybe available to the insurer. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put the insurer in the position they would have been in if the duty had been met.

For example the insurer may:

- Avoid the cover (treat it as if it never existed);
- Vary the amount of the cover; or
- Vary the terms of the cover.

Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- Whether, when you answered our questions, you took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was.
- What the insurer would have done if the duty had been met – for example, whether the insurer would have offered cover, and if so, on what terms
- Whether the misrepresentation was fraudulent.

Our insurer can only avoid, vary or reduce a contract for death cover within three years from the time the cover starts. Before the insurer exercises any of these remedies, the insurer will explain its reasons, how to respond and provide further information, and what you can do if you disagree.

2 Checklist

Please confirm you meet all eligibility criteria below prior to submitting your application.

- ☐ I am employed by a Queensland Government employer or default employer on a permanent full-time or part-time basis
- ☐ I am applying to change my insured salary within 60 days of when my salary changed
- ☐ I have not changed my insured salary in the last 12 months
- ☐ I have attached supporting evidence of my salary change (see section 4 for guidance)

3 Your employer's details

Name of employer

Employee payroll number

Postal address of employer

Phone number

Email address

4 Confirmation of salary change

Please provide evidence of the date your salary changed and submit it with your application.

This should be formal confirmation from your employer.

Next steps > We will review your application, and if accepted, we will update your 'insured salary' based on the salary as notified by your employer. See the additional information section below for the full definition of insured salary.

5 Your declaration and authorisation

- I'm the person named on this form or have a power of attorney to act on the member's behalf.²
- I understand these changes take effect from the date Australian Retirement Trust accepts my application.
- I understand that if my application is accepted, my salary IP cover amount will be updated based on my new insured salary
- I understand that any pre-existing exclusion period on my salary-based Income Protection will apply to any increase to my salary IP cover amount
- I understand that if my request is above the automatic acceptance limit, I will be requested to provide health and other information
- I understand that I can apply for unitised Income Protection cover at any time in Member Online
- I understand I can cancel my insurance at any time using Member Online
- I've read and understood the insurance cover information in the Insurance Guide.
- I understand that my cover amount will be automatically updated on 1 November each year, based on my insured salary as notified by my employer.

The information I've given on this form is true and correct

Name

Signature

Date (dd/mm/yyyy)

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Additional information

Definitions –

Insured salary – means your salary for your employment on a permanent full-time or part-time basis, as notified to us by your employer, where the salary provided is:

- If you are employed by a Queensland Government employer, your superannuable salary, or
- If you are employed by a default employer, your base salary.

Superannuable salary – has the meaning given by the Superannuation (State Public Sector) Regulation 2023 (Qld) and includes your base salary plus any approved allowances. You can find a list of allowances on the QSuper website.

Where to send this form

Please send your completed form to us by:

Post

QSuper
GPO Box 200
Brisbane QLD 4001

Email

qsuper@qsuper.qld.gov.au

For personal financial advice about insurance through your super, find out your advice options at qsuper.qld.gov.au/advice

² If you're signing as a power of attorney and you haven't already given us a certified copy of your power of attorney documentation, please attach it to this form.

Member Centres

Visit qsuper.qld.gov.au/membercentres for locations.

Member Services team

Phone 1300 360 750
Overseas +61 7 3239 1004
Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001
Email qsuper@qsuper.qld.gov.au
Fax 1300 242 070
Website qsuper.qld.gov.au

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