

# Insurance in super

This factsheet relates to our automatic insurance cover for members employed by the Queensland Government or a QSuper default employer.



## Benefits of insurance

Insurance can give you peace of mind because it provides financial support to protect what's important to you if you die or have to stop work due to illness or injury.



## Obtaining, changing or cancelling cover

The Trustee automatically provides eligible members with default insurance cover when:

- You're aged 25 or older, your Accumulation account has reached \$6,000, and we've received money into your account in the last 13 months, or
- You start work for Queensland emergency services (Queensland Police Service, Queensland Ambulance Service and Queensland Fire and Emergency Service).

You can apply to get insurance cover before you meet the above requirements. You can also change or cancel your automatic insurance cover at any time from Member Online, by calling us, or completing the Change of Insurance or Application to Cancel Insurance form available on our website [qsuper.qld.gov.au/calculators-and-forms/forms/insurance](https://qsuper.qld.gov.au/calculators-and-forms/forms/insurance).



## Who pays

Insurance premiums are deducted from your Accumulation account balance so you don't have to remember to pay for it. If you or your employer stops making contributions, your insurance premiums will continue to be deducted from your QSuper Accumulation account balance.

## What type of automatic insurance cover is included?

	Death	Terminal illness	Total and permanent disability (TPD)	Income protection
	Pays on death to your dependants, beneficiaries or legal representative.	Pays your death benefit in advance if you're diagnosed with a terminal illness and not likely to live for more than 24 months.	Pays if you're unlikely ever to work again due to illness or injury.	Pays you an income if you are temporarily unable to work for a period of time due to illness or injury.
Automatic cover	✓	✓	✓	✓ Maximum benefit period <sup>1</sup> of 2 years
Cover can start from age	16 – 69	16 – 69	16 – 64	16 – 64
Cover ends at age	70	70	65	65
Are pre-existing medical conditions covered?	✓	✓	✓	✓
	----- once you satisfy the 30 day 'at work' requirements -----			
Is cover limited if employer contributions are not received within a certain period?	✓	✓	✓	✓
	----- Employer contributions must be received within 120 days of starting work, otherwise a 5 year 'pre-existing exclusion period' applies -----			
Does it matter whether I'm employed or unemployed at the date of death, injury or illness?	✗	✗	✓	✓
Is cover provided if a claim has previously been paid under the same type of cover?	✗	✓	✓	✓
	----- an indefinite 'pre-existing exclusion period' will apply <sup>2</sup> -----			
Is there a waiting period before a claim can be made?	✗	✗	✗	✓ 90 days <sup>3</sup>

<sup>1</sup> Income protection insurance is not provided automatically if you are casually employed.

<sup>2</sup> Except where only an income protection benefit has been paid.

<sup>3</sup> Waiting period is the greater of accrued sick leave or 90 days. For Queensland Police officers, the waiting period is the greater of 180 days or accrued sick leave plus approved QPS sick leave bank.



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## Other eligibility requirements

An indefinite **pre-existing exclusion period** applies until you have been **at work** for 30 consecutive days from the date your cover starts.

**Pre-existing exclusion period** means the period where we will not pay an insurance benefit if the illness or injury you're claiming for relates to an illness or injury where the signs or symptoms existed before your cover started.

**At work** means you're actively performing or capable of performing all of your normal duties, without limitation or restriction due to injury or illness, and working normal hours on the day cover is to commence.

For the full definitions and more information on eligibility, see the Insurance Guide at [qsuper.qld.gov.au](https://qsuper.qld.gov.au)

### What are your options?



#### Keep your cover

- Decide if our automatic cover meets your needs.
- Review your cover when your personal or financial commitments change. For example, you may change jobs, get married, start a family, or buy a property.
- Try our *Insurance Needs* calculator at [qsuper.qld.gov.au/calculators](https://qsuper.qld.gov.au/calculators)



#### Cancel your cover

- You can cancel your insurance at any time.
- You (or your beneficiaries) will not be eligible to make a claim with us for an event that occurs after your cover is cancelled.
- If you cancel your cover, we'll stop deducting premiums from your Accumulation account.
- If you want cover at a later date, you'll need to apply and provide health and other information for our insurer to assess. We will not turn cover on again when you join a new employer.



#### Tailor your cover

You can change your cover to meet your needs by:

- Reducing your cover
- Applying to increase your cover
- Applying to change your income protection waiting period or benefit period
- Applying an occupational rating to change how much you pay for insurance to reflect your job or occupation.<sup>1</sup>

## Frequently asked questions

### What if I need to claim?

We can talk about the claims process and requirements with you, so that you know what to expect.

We can assist and guide you through the claims process from start to finish.

Visit [qsuper.qld.gov.au/insurance/make-a-claim](https://qsuper.qld.gov.au/insurance/make-a-claim) for more information on making a claim.

### Can I nominate beneficiaries?

You can nominate who will receive your account balance (including any insurance) if you die.

To get the form visit [qsuper.qld.gov.au/super/nominate-beneficiaries](https://qsuper.qld.gov.au/super/nominate-beneficiaries) or call us and we'll send you the form.

### What if I change my super fund?

Before changing or consolidating super products, make sure you compare the cover provided, including all features and benefits.

Make sure your cover is accepted before cancelling any existing cover.

Be careful if you have an existing medical condition as this could affect your eligibility for new cover.

## Some circumstances that may affect your insurance cover

The following may affect your insurance cover:

- No money received in your account for 13 months
- You've been on unpaid leave for more than 12 months
- You don't have enough money in your account to cover your insurance premiums
- You're no longer an Australian Resident
- You close your QSuper Accumulation account.

For more information, please read our Insurance Guide at [qsuper.qld.gov.au](https://qsuper.qld.gov.au) or call us.

For more information on insurance in super visit the Australian Government website [moneysmart.gov.au](https://moneysmart.gov.au)

## Taking action is easy

### Log in to Member Online

Use Member Online to check your insurance cover at any time, to apply for cover, or to change or cancel your cover.

[memberonline.qsuper.qld.gov.au](https://memberonline.qsuper.qld.gov.au)

### Contact us here

**1300 360 750**

Mon to Fri 8.00am – 6.00pm AEST

**+61 7 3239 1004** (international)

[qsuper.qld.gov.au/contact-us](https://qsuper.qld.gov.au/contact-us)

(for postal address and email)

<sup>1</sup> Depending on your job, you may pay less or more for your insurance if you apply an occupational rating.

### Important Information

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