

This factsheet relates to our automatic insurance cover for Ex-IAG & NRMA members.



Benefits of insurance

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



Who pays

Insurance premiums are deducted from your *Super-savings account* balance, so there's no impact on your take-home pay, but you do need to consider the impact on your account balance.



Changing or cancelling cover

You can change or cancel your automatic insurance cover at any time.

What automatic insurance cover is included?

	Death	Terminal Illness	Total & Permanent Disability	Income Protection
	Pays on death to your dependants, beneficiaries or legal representative.	We will pay your death benefit in advance if you're diagnosed with a terminal illness and not likely to live for more than 12 months.	Pays if you're unable to work ever again due to illness or injury.	Provides a replacement income for up to 2-years if you're unable to work due to illness or injury. Cover must be applied for.
Automatic cover - Permanent employees	✓	✓	✓ ³	✗ ³
Cover available from age	15 to 64	15 to 64	15 to 64	15 to 64
Cover ends at age	65	65	65	65
Are pre-existing medical conditions covered?	✓	✓	✓	✓
	as long as you are At Work on the date cover commences. If you are not At Work when cover starts, Limited Cover will apply until you have been At Work for 30 consecutive days. Limited Cover will also apply if you joined either the IAG or NRMA Superannuation Plan more than 120 days after you start work with your employer			
Is cover limited if employer contributions are not received within a certain period?	✗	✗	✗	✗
	only if you joined either the IAG or NRMA Superannuation Plan outside of 120 days of starting work ²			
Does work status at date of injury or illness affect cover?	✗	✗	✓	✓
Is cover provided if a claim has previously been paid under the same type of cover?	✗	✗	✗	✓
Is there a waiting period before a claim can be made?	✗	✗	6 months ¹	84 days
Automatic cover - Casual Employees ³	✓	✓	✗	✗
What is the cost?	Insurance premiums vary depending on age and level of cover. For more details refer to the <i>Sunsuper for life Insurance guide for Ex-IAG & NRMA</i> at sunsuper.com.au/iagnrma			

Other eligibility requirements

- If you held any Death and Total & Permanent Disability cover in the IAG Superannuation Plan or NRMA Superannuation Plan prior to ceasing employment or redirecting your Superannuation Guarantee (SG) contributions to another superannuation fund, your cover will automatically transfer to a *Sunsuper for life for Ex-IAG & NRMA Super-savings account*. For more details refer to *Sunsuper for life Insurance guide for Ex-IAG & NRMA*.
- If you are not **At Work** on the date cover commences the IAG Superannuation Plan or NRMA Superannuation Plan, **Limited Cover** will apply until you've been **At Work** for 30 consecutive days.

Limited Cover means you are only covered for an illness that first becomes apparent or an injury which first occurs on or after the date your cover began.

At Work means you are actively performing or capable of performing all of your normal duties, without limitation or restriction due to sickness or injury, and where working you are working normal hours on the day cover is to commence.

1. A six month waiting period may apply in most circumstances, for more details refer to the *Sunsuper for life Insurance guide for Ex-IAG & NRMA*.

2. If you joined either the IAG or NRMA Superannuation Plan outside of 120 days of joining your employer. You will be subject to **Limited Cover** for 12 months and a 30 consecutive day **At Work** requirement after the end of the 12 month period.

3. Income Protection and Total & Permanent Disability cover are only available to Permanent employees.

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What are your options?

Keep it	Cancel it	Tailor it
<p>Keep the insurance cover you receive automatically</p> <ul style="list-style-type: none"> Decide if the automatic cover meets your needs. Review your cover when your circumstances or financial commitments change. For example you change jobs, get married, start a family or buy a property. View your cover and premium by logging into <i>Member Online</i> or contact us. 	<p>Cancel your insurance cover</p> <ul style="list-style-type: none"> <i>Member Online</i> allows you to cancel your insurance cover, or just contact us. You will not be able to make a claim with us for an event that occurs after your cover is cancelled. If you cancel your cover, insurance premiums will stop being deducted from your <i>Super-savings account</i>. If you want cover at a later date, you will have to apply and evidence of health satisfactory to the insurer will be required. 	<p>Change the cover to meet your needs</p> <ul style="list-style-type: none"> Reduce your cover. Apply to increase your cover.

Frequently asked questions

Q: What if I need to claim?

We can discuss the claim 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 sunsuper.com.au/claims for more information on making a claim.

Q: Can I nominate beneficiaries?

You can nominate who will receive your insurance benefit and account balance if you pass away.

To obtain a form visit sunsuper.com.au/beneficiary or contact us.

Q: What if I change my super fund

Before changing or consolidating super funds, make sure you compare the cover provided, including features and benefits. You should ensure you are accepted for cover before cancelling any existing cover you have.

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

Circumstances that may impact your insurance cover

- A benefit will not be paid due to suicide and intentional self-inflicted injury for 12 months after acceptance of the Additional cover, or where you have Standard insurance cover and joined either the IAG or NRMA Plan more than 120 days after the date you join your employer.
- If you commence work with a new employer you may start an additional super plan and incur duplicate fees and insurance premiums. Visit sunsuper.com.au/changingjobs for more information on how to redirect your super contributions.
- If no contributions are received into your account for 12 months or more, cover will cease, unless you elect in writing to keep cover.
- Cover will continue for up to 24 months from the commencement of employer approved leave of absence or parental leave by you, if you have not returned to work prior to the expiry of the 24 month period your cover will cease.

The full terms, conditions and definitions can be found in the *Sunsuper for life Insurance guide for Ex-IAG & NRMA* at sunsuper.com.au/iagnrma

Taking action is easy



Log in to Member Online

Use *Member Online* or the Sunsuper app to check your insurance cover at any time.

Member Online is available at sunsuper.com.au/memberonline or download the Sunsuper app from the App Store or Google play.

Or, contact us here

☎ **13 11 84** (+61 7 3121 0700 when overseas)
8:00 AM to 6:30 PM (AEST) Monday to Friday

🖱 sunsuper.com.au/contactus
(for live chat and email)

Important Information This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice a copy of the *Sunsuper for life Product Disclosure Statement for Ex-IAG & NRMA* and *Sunsuper for life Insurance guide for Ex-IAG & NRMA* at sunsuper.com.au/iagnrma, or by calling **13 11 84**. You should consider the information in the PDS and guide before making a decision to acquire or continue to hold this product. Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of the Sunsuper Superannuation Fund ABN 98 503 137 921 MySuper Authorisation 98 503 137 921 996

i Need more information?

For more information on insurance in super visit the Australian Government website moneysmart.gov.au