

Sunsuper for life Corporate

Insurance guide

DuluxGroup Superannuation Plan
(Retained members)

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DuluxGroup 

 **sunsuper**

Contents

Insurance in your super

1 Standard Death and Total & Permanent Disability cover	3
Important terms and conditions	5
Other important information	7
Overseas travel and approved leave	9
2 Premiums	10
Facts about making a claim	12
3 Definitions - general terms	14
4 Definitions - Total & Permanent Disability	16

Your employer DuluxGroup (Australia) Pty Ltd has chosen Sunsuper to provide a specialised super plan for you.

DuluxGroup (Australia) Pty Ltd is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment.

How to use this Insurance guide

This *Insurance guide* will provide you with important information to help you better understand your super. Make sure you read this *Insurance guide* so you can make informed decisions and get the most from your super – from your very first day of work, throughout your working life and during your retirement.

The insurer

Insurance cover is provided through group life policies issued by MetLife Insurance Limited ABN 75 004 274 882, AFSL 238 096 (MetLife) to the Trustee of the Sunsuper Superannuation Fund. In the event of a dispute the policy will override the information in the *PDS* and this guide.

In conjunction with a disability claim application, a Sunsuper member may be contacted directly by a MetLife representative on behalf of the Fund to discuss or gather information relating to their application.

Important information

This is the *Sunsuper for life Corporate Insurance guide*. The *Sunsuper for life Corporate Insurance guide* contains information about the insurance in your *Sunsuper for life Corporate* plan, including insurance terms and conditions.

The information in this *Insurance guide* forms part of the *Sunsuper for life Corporate Product Disclosure Statement (PDS)* issued on 1 November 2018. The *PDS* references important information contained in this *Insurance guide* by “1”. This *Insurance guide* may reference important information contained in the *Sunsuper for life guide* and *Sunsuper for life Investment guide*. The *PDS*, this *Insurance guide*, the *Sunsuper for life guide* and the *Sunsuper for life Investment guide* should be read in their entirety before making a decision to acquire or continue to hold an interest in Sunsuper.

Insurance in Superannuation Voluntary Code of Practice

Sunsuper has adopted the Insurance in Superannuation Voluntary Code of Practice (Code). The Code is the superannuation industry's commitment to high standards when providing insurance to members of superannuation funds. The Code contains standards we will uphold when providing insurance benefits to you. Please refer to [sunsuper.com.au/insurance](https://www.sunsuper.com.au/insurance) for more information on the Code.

General advice disclaimer

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information in this document with regard to your objectives, situation and needs. You should obtain financial advice tailored to your circumstances. Call us if you would like to speak to a qualified financial adviser.

Financial Services Guide (FSG)

Contains information about the financial services Sunsuper Pty Ltd provides and will help you decide whether to use these services. Visit [sunsuper.com.au/fsg](https://www.sunsuper.com.au/fsg) or contact us for a copy.

Protecting your privacy

Sunsuper respects the privacy of the information you give us. If you require a copy of our Privacy Policy visit [sunsuper.com.au/privacy](https://www.sunsuper.com.au/privacy) or contact us.

Defined Terms

There are a number of terms in this *Insurance guide* that are defined and have a particular meaning when used in this *Insurance guide*. Refer to the end of this *Insurance guide*. It is important to read their meanings carefully because they can affect your eligibility for cover and when a claim will be paid.

Terms and Conditions

There are terms and conditions attached to the insurance cover, and some situations in which the benefits will not be paid. In the event of a dispute the Insurance Policy/ies will override the information in the *PDS* and this *Insurance guide*.

Insurance in your super

The benefits, features and options for insurance cover are summarised in the table below. More information on each item can be found in this *Insurance guide*.

Features	Description
Death cover	Provides a lump sum benefit on the death of a member. Members can have Death only cover.
Total & Permanent Disability cover	Provides a lump sum benefit where a member becomes totally and permanently disabled and meets the conditions of the relevant part of the Total & Permanent Disability definition.
Standard Death and Total & Permanent Disability cover	Death and Total & Permanent Disability cover is automatically provided to eligible members on joining Sunsuper. Refer to the Standard Death and Total & Permanent Disability cover section for details on the cover available.
Terminal Illness cover	This forms part of the Death cover and provides a lump sum benefit where a member is diagnosed as having a Terminal Illness .
Eligible age for Standard cover	Death - age 15 to 64 Total & Permanent Disability - age 15 to 64
Age when Standard cover ceases	Death - age 65 Total & Permanent Disability - age 65
Worldwide cover	Cover is provided 24/7 anywhere in the world.
Acceptance of employers superannuation contributions	Your account in the Retained members division of the DuluxGroup Superannuation Plan cannot accept employer superannuation contributions. If Sunsuper receives a contribution from your employer, a new <i>Sunsuper for life Super-savings account</i> may be opened for you if you don't already have one. If this occurs, you can choose to combine your Retained members division account into your new <i>Sunsuper for life Super-savings account</i> . If you already have a <i>Sunsuper for life account</i> , your cover will be replaced by the higher of your existing <i>Sunsuper for life</i> cover and the cover provided under your <i>Sunsuper for life Corporate account</i> in the Retained members division. The replacement of cover will take effect the date the accounts are combined. Make sure you consider the effect upon your insurance cover, and contact us beforehand if you have any questions.
Financial advice¹	We can assist members to determine the amount and type of insurance cover needed and to manage proceeds of claims.
Claims support	Our experienced Claims Representatives are here to help with your claim. Simply contact Sunsuper first and we will guide you through the process.
Binding Nominations vs. Preferred Beneficiaries	You can make a binding death benefit nomination or you can nominate your preferred beneficiaries.
Who pays for your insurance premiums?	Premiums for insurance cover are deducted from your <i>Super-savings account</i> .

¹ Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL No. 227867), wholly owned by the Sunsuper Superannuation Fund.

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Standard **Death and Total & Permanent Disability cover**

Your existing insurance will continue

If you had any Death and Total & Permanent Disability cover in the DuluxGroup Employees Superannuation Fund on 31 October 2018, your cover will automatically transfer to Sunsuper from 1 November 2018. The terms and conditions will be as outlined in this *Insurance guide*.

Standard Death and Total & Permanent Disability cover is provided on a fixed cover basis. This means your covers stays the same, but your weekly premium generally increases as you get older.

Your insurance cover and premium are recalculated on 1 July each year.

Your specific level and type of cover will be detailed in your Welcome booklet and each year in your *Annual Statement*.

If you do not want to have Standard cover, or if you just want Standard Death only, please let us know.

Who pays for your insurance?

Your insurance premiums are calculated weekly and deducted monthly from your *Super-savings account*.

Total & Permanent Disability cover reduces from age 61

Once you reach age 61, your Standard Total & Permanent Disability cover reduces annually by 20% of your insured benefit at age 60, until your 65th birthday when cover ceases. Your premiums are adjusted accordingly. An example is shown below. If you have \$200,000 of Total & Permanent Disability cover, your cover will reduce as follows:

Age	TPD ¹ cover
60	\$200,000
61	\$160,000
62	\$120,000
63	\$80,000
64	\$40,000
65	Nil

1. TPD means Total & Permanent Disability

An example of Standard Death and Total & Permanent Disability cover

James is 29 years old, and has Standard Death and Total & Permanent Disability cover of \$200,000.

Weekly premium

(Death and TPD ¹ cover / \$10,000) x premium / 52	Weekly premium for Standard cover
$(\$200,000 / \$10,000) \times \$5.30 / 52$	\$2.04

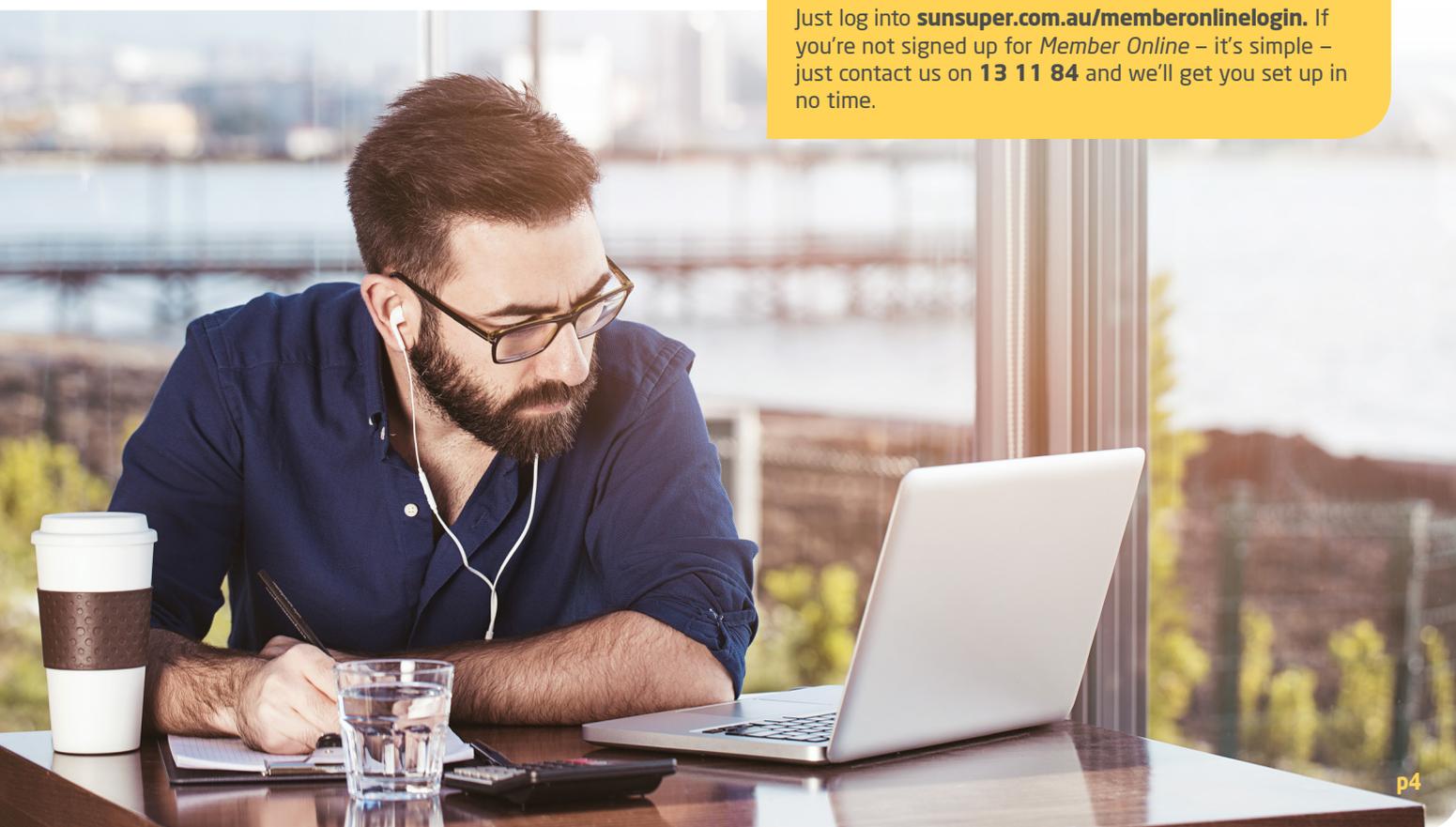
Note: Rounding variations may occur when calculating premiums. The weekly premiums displayed above are rounded up to the next whole cent.

Premiums for insurance cover are deducted from your *Super-savings account*.

For full details on Death and Total & Permanent Disability premium rates, refer to the *Premiums* section of this *Insurance guide*.

Need to know your level of cover

Just log into sunsuper.com.au/memberonline/login. If you're not signed up for *Member Online* – it's simple – just contact us on **13 11 84** and we'll get you set up in no time.



Important terms and conditions

What is Total & Permanent Disability cover?

The intention of Total & Permanent Disability insurance cover is to provide a payment should you suffer an injury or illness that disables you to a point that permanently prevents you from working to retirement age. You will need to be medically assessed to determine if you are disabled. Some extra terms and conditions apply.

Total & Permanent Disability insurance cover is available to Retained members only.

Your capacity to work is assessed by Sunsuper's insurer and is determined by your ability to perform any reasonably suitable occupation based on all of your education, training or experience, not just your usual occupation or the job you were performing when you become injured or ill.

When reviewing your education, training or experience, we may consider, for example, the level of schooling you completed, further studies undertaken since then and any subsequent qualifications or certifications you have obtained, the transferable skills and abilities you have acquired through any work you have undertaken (both paid and unpaid) as well as any of your hobbies and interests.

If you are deemed disabled, the payment will be paid to you as a single lump sum.

What happens if you believe you are totally and permanently disabled?

If you believe that you may be eligible to apply for a Total & Permanent Disability claim, we are here to help you along the way.

In order to lodge a claim you would need to be under the care of a **Medical Practitioner** and are still suffering from an ongoing and serious injury or illness that is permanently preventing you from working ever again. Refer to the **Total & Permanent Disability** definition in the *Definitions* section.

Our Claims Representatives are here to help you every step of the way and will confirm your eligibility to lodge a claim. Following lodgement of your claim application, the Insurer will assess whether your claim is successful. The assessment process takes into account the Total & Permanent Disability definition at the Date of Disablement, your employment status, and the impact that your injury or illness will have on your ability to work again.

What benefits are paid out if you are totally and permanently disabled?

If you are totally and permanently disabled and meet the **Total & Permanent Disability** definition, your Total & Permanent Disability cover as at the **Date of Disability** will be payable. You may also be able to access your *Super-savings account* balance.

Any Total & Permanent Disability benefit payment is subject to acceptance of the claim by the insurer. Payment of any Total & Permanent Disability benefit will mean you are ineligible to claim any Death cover held above your level of Total & Permanent Disability benefit paid to you.

In limited circumstances you will not be eligible to claim on the Standard Death and Total & Permanent Disability insurance cover through Sunsuper. Refer to the section *Am I eligible for Standard Death and Total & Permanent Disability cover?* and the definition of **Employed** in the *Definitions* section.

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When does Death and Total & Permanent Disability insurance cover stop?

Cover will stop when:

- you turn 65 for Standard Death cover,
- you turn 65 for Standard Total & Permanent Disability cover,
- you die,
- you receive a Total & Permanent Disability insurance benefit,
- you cancel the cover,
- you are paid a **Terminal Illness** benefit,
- you withdraw all monies from Sunsuper,
- the policy issued to the Trustee is cancelled or terminated for any reason,
- you start duty in the military services of any country (except the Australian Armed Forces Reserve as long as you are not on active duty outside Australia),
- you commence residence in an overseas country that is not acceptable to the insurer,
- you are Employed under a work visa and the term of the visa expires, or you permanently depart Australia (whichever is earlier),
- your *Super-savings account* balance is low and inactive (normally this will be when your balance is less than \$6,000 and an eligible contribution¹ has not been received for 12 months, unless we have agreed otherwise). Where we have valid contact details, we will contact you advising the date your cover will stop. To avoid your cover stopping in this way, you should maintain your *Super-savings account* balance above \$6,000 or ensure regular contributions are paid into your *Super-savings account*, or
- the premium is due and there is not enough money in your super account to pay the premiums and the premiums remain unpaid for 4 months.

1. Eligible contributions include personal contributions (including voluntary contributions and contributions made by a spouse) and rollovers.

What happens if you have a Terminal Illness?

A Terminal Illness means that you are suffering from a sickness or injury that is likely to result in your death within 12 months.

If your Death cover is in force, subject to providing all the required documentation to support your claim and approval by the Trustee and Insurer, which includes certification of the Terminal Illness by the two **Medical Practitioners** (one being a specialist physician in the particular medical field), you will be paid a Terminal Illness benefit.

If you have Death cover and the insurer accepts your claim for Terminal Illness, the benefit paid is the amount of your account balance plus the amount of your Death cover in force at the most recent certification.

If you have received or are eligible to receive a Terminal Illness benefit or **Terminal Medical Condition** from Sunsuper or another fund or insurer when you join Sunsuper you will not be eligible for Death or Total & Permanent Disability cover with Sunsuper.

What benefits are paid out if you die?

Your Death benefit is the amount of your superannuation account balance plus the total amount of Death cover. In the event of your death, your Death benefit may be paid to your nominated beneficiaries (subject to Trustee discretion – unless you have a binding death benefit nomination).

Any Death benefit is subject to acceptance of the claim by the insurer.

General exclusions - active military service

A Death, Terminal Illness or Total & Permanent Disability benefit will not be paid if the sickness or injury arises from you being deployed to a hostile environment as part of active military service.

This exclusion does not apply to the Australian Armed Forces Reserve where active duty occurs in Australia.

Other important information

Change in circumstances

Different people will have different needs depending on their individual circumstances. You may need more cover, or you may not want to cover yourself at all. It is important that you review your insurance needs and check that you are adequately covered. To help you work out your insurance needs, call us on **13 11 84**.

Can I nominate a beneficiary?

In the unfortunate event of your death, the Sunsuper Trustee is required to pay your Death benefit to your beneficiaries, or where there are no eligible beneficiaries, to any person who has a fair claim. For your *Sunsuper for life Corporate* account you can complete either:

- a binding death benefit nomination - this allows you to nominate who will receive your superannuation benefits in the event of your death and ensures that the Trustee is legally bound by your wishes. Claims are generally processed faster when a valid binding death benefit nomination is in place, or
- a preferred beneficiary nomination - this is used by the Trustee as a guide when deciding who should receive your Death benefit. There may be restrictions on who the benefit can be legally paid to. There may also be lengthy investigations to determine who the benefit should be paid to.

Refer to the *Sunsuper for life guide* for more information.

What happens if I want to reduce or cancel my cover?

If you don't want Standard cover, or you just want to reduce your cover, you need to let us know, otherwise the premiums will continue to be deducted from your *Super-savings account* each month. The cancellation or reduction will be effective from the date your instruction is received by Sunsuper.

Our secure online service *Member Online* allows you to cancel your insurance cover, alternatively just contact us.

If you cancel your cover, evidence of health satisfactory to the insurer will be required before cover can restart from the date accepted by the insurer.

Duty of disclosure for insurance cover

Before a superannuation fund trustee like Sunsuper Pty Ltd enters into a life insurance contract in respect of your life, it has a duty to tell the insurer anything that it knows, or could reasonably be expected to know, that may affect the insurer's decision to provide the insurance and on what terms.

The trustee entering into the contract has this duty until the insurer agrees to provide the insurance. The trustee has the same duty before it extends, varies or reinstates the contract. The trustee does not need to tell the insurer anything that reduces the risk of the insurance, or is common knowledge, or the insurer knows or should know as an insurer, or where the insurer waives the duty to tell them.

If you as a member of Sunsuper do not tell us or the insurer something

If you, as the person whose life is to be insured under the life insurance contract, do not tell us or the insurer something that you know, or could reasonably be expected to know, may affect the insurer's decision to provide insurance and on what terms, this may be treated as a failure by us to comply with our Duty of Disclosure. This could affect the insurance cover provided to you as described below.

If we do not tell the insurer something (because you didn't tell us or otherwise)

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If we do not tell the insurer anything we are required to, and the insurer would not have provided the insurance if it had been told, the insurer may avoid the contract within three years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if we had told the insurer everything we were required to. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if we had told the insurer everything we were required to. However, this right does not apply if the contract has a surrender value, or provides cover on death. If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed. For further information please call us on

13 11 84.

What happens if my employer starts making Superannuation Guarantee (SG) contributions?

If Sunsuper receives a contribution from your employer, a new *Sunsuper for life Super-savings account* may be opened for you if you don't already have one.

If this occurs, you can choose to combine your Retained members division account into your new *Sunsuper for life Super-savings account*. Should you choose to combine accounts the following would occur:

- Your *Corporate Super-savings account* balance will be moved into your new *Sunsuper for life Super-savings account*. Administration fees may vary, any change will take effect from the date of transfer,
- Effective the date of transfer your insurance premiums and insurance fee may alter from the amounts you were paying in your Employer Plan. Additional fees may also apply.
- Any Death and Total & Permanent Disability cover you had at the time will continue in *Sunsuper for life* as Tailored Death and/or Total & Permanent Disability cover on a fixed cover basis. This means your amount of insurance stays the same but your premiums will generally increase as you get older,
- If you have left your employer as a result of illness or injury, **Limited cover** will apply until you have been **At Work** for 30 consecutive days.
- If you already have a *Sunsuper for life* account, your cover will be replaced by the higher of your existing Sunsuper for life cover and the cover provided under your *Sunsuper for life Corporate* account. The replacement of cover will take effect the date of transfer.

To be eligible to continue your Death and Total & Permanent Disability cover you must:

- have an account balance of at least \$6,000, and
- have not previously received or are eligible to receive a Total & Permanent Disability benefit or Terminal Illness benefit or a benefit for **Permanent Incapacity** or **Terminal Medical Condition** from Sunsuper or any other fund or insurer.

You may only ever receive one Total & Permanent Disability or Terminal Illness Benefit payment from Sunsuper. If you have an account balance below \$6,000 conditions may apply in order to maintain your cover.

You must let us know if you wish to cancel your cover.

Visit [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) for a copy of the *Sunsuper for life PDS*.

Insurance cover for *Sunsuper for life* is provided through group life policies issued by AIA Australia Limited ABN 79 004 837 861 to the Trustee of the Sunsuper Superannuation Fund.

Financial Advice

Working out how much insurance is right for you can be a difficult task. The amount of insurance you need will depend on a combination of things such as your liabilities, assets, ongoing expenses and your expected standard of living.

If you need some financial advice and help deciding what you should do in the short-term as well as a long term plan, please don't hesitate to contact one of our qualified financial planners on **13 11 84**. They can help you with a tailored financial plan.

Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL No. 227867), wholly owned by the Sunsuper Superannuation Fund.

Overseas travel and approved leave

Total premiums (including stamp duty) will continue to be deducted from your *Super-savings account* during the period of leave. It is your responsibility to ensure sufficient monies are in your *Super-savings account* during the period of leave to pay your premiums.

If you cancel your cover while on leave, you will need to reapply for cover on returning to work. Evidence of health satisfactory to the insurer will be required before cover can restart from the date accepted by the insurer.

What happens during Unpaid Leave or parental leave?

Your Death and Total & Permanent Disability cover will continue. During the first 24 months of leave, the Total & Permanent Disability definition that will generally apply will be the definition that applied while you were working. If your period of leave continues past 24 months your cover will continue. However, the **Loss of limbs and/or sight** or **Unable to do basic activities associated with everyday living ever again** components of the Total & Permanent Disability definition will apply until you return to work. Refer to the Total & Permanent Disability definition in the *Definitions* section.

What happens if you temporarily reside overseas?

Your cover will continue while you temporarily reside overseas as long as you remain in active employment of your Australian-based employer DuluxGroup (Australia) Pty Ltd (or an international subsidiary or associated company of your Australian employer). If you become disabled while based overseas you may, at your own expense be required to return to Australia for assessment of any disability claim.

The Total & Permanent Disability definition or Disability benefit used in the event of a claim will depend on your employment status at the time of becoming disabled.

What happens if you are Employed under the terms of a work visa?

Employees employed under the terms of a work visa are eligible for automatic Standard insurance cover.

How is the premium for Standard cover calculated and when is it paid?

The premium rates for your Employer Plan are generally based on a number of factors including:

- the number of insured members in your Employer Plan,
- the age, gender and occupational mix of your Employer Plan, and
- the claims history of your Employer Plan.

The cost of your cover depends on the amount and type of cover you have, your age and gender, stamp duty (where applicable) and the premium rates applying to your Employer Plan.

Generally your insurance premiums are recalculated annually, unless agreed otherwise with the insurer. Premiums are deducted from your *Super-savings account* unless otherwise agreed with your employer.

Your insurance premiums are calculated weekly and deducted monthly from your *Super-savings account*.

Premium Rates - Standard Death and Total & Permanent Disability cover

Your insurance premiums are determined by your age, gender, amount of insurance and the premium rates applying to your Employer Plan. The table below shows the annual premium for each \$10,000 of cover.

Age	Death & TPD ¹ cover		Death only cover		TPD ¹ cover	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
15	3.20	3.20	3.10	3.10	0.10	0.10
16	3.90	3.90	3.60	3.60	0.30	0.30
17	4.90	4.90	4.50	4.50	0.40	0.40
18	5.70	5.70	5.20	5.20	0.50	0.50
19	6.10	6.10	5.50	5.50	0.60	0.60
20	5.90	5.90	5.20	5.20	0.70	0.70
21	6.00	6.00	5.10	5.10	0.90	0.90
22	5.90	5.90	4.80	4.80	1.10	1.10
23	5.60	5.60	4.50	4.50	1.10	1.10
24	5.60	5.60	4.40	4.40	1.20	1.20
25	5.30	5.30	4.10	4.10	1.20	1.20
26	5.20	5.20	3.90	3.90	1.30	1.30
27	5.10	5.10	3.70	3.70	1.40	1.40
28	5.20	5.20	3.70	3.70	1.50	1.50
29	5.30	5.30	3.70	3.70	1.60	1.60
30	5.50	5.50	3.70	3.70	1.80	1.80
31	5.60	5.60	3.70	3.70	1.90	1.90
32	5.90	5.90	3.90	3.90	2.00	2.00
33	6.30	6.30	4.10	4.10	2.20	2.20
34	6.70	6.70	4.10	4.10	2.60	2.60
35	7.20	7.20	4.40	4.40	2.80	2.80
36	7.60	7.60	4.70	4.70	2.90	2.90
37	8.30	8.30	4.90	4.90	3.40	3.40
38	9.10	9.10	5.30	5.30	3.80	3.80
39	10.30	10.30	5.90	5.90	4.40	4.40
40	11.30	11.30	6.30	6.30	5.00	5.00
41	12.70	12.70	6.70	6.70	6.00	6.00
42	14.30	14.30	7.30	7.30	7.00	7.00
43	15.90	15.90	8.10	8.10	7.80	7.80
44	17.90	17.90	8.90	8.90	9.00	9.00
45	20.00	20.00	9.70	9.70	10.30	10.30
46	22.70	22.70	10.70	10.70	12.00	12.00
47	25.50	25.50	11.60	11.60	13.90	13.90
48	28.70	28.70	12.90	12.90	15.80	15.80
49	32.30	32.30	14.00	14.00	18.30	18.30
50	36.50	36.50	15.50	15.50	21.00	21.00
51	41.10	41.10	16.80	16.80	24.30	24.30
52	46.30	46.30	18.50	18.50	27.80	27.80
53	51.50	51.50	20.00	20.00	31.50	31.50
54	57.90	57.90	21.90	21.90	36.00	36.00
55	64.00	64.00	23.70	23.70	40.30	40.30
56	70.60	70.60	26.00	26.00	44.60	44.60
57	78.40	78.40	28.40	28.40	50.00	50.00
58	87.50	87.50	31.30	31.30	56.20	56.20
59	97.80	97.80	34.40	34.40	63.40	63.40
60	109.40	109.40	37.90	37.90	71.50	71.50
61	106.08	106.08	41.60	41.60	80.60	80.60
62	117.82	117.82	45.50	45.50	90.40	90.40
63	131	131	49.80	49.80	101.50	101.50
64	145.16	145.16	54.20	54.20	113.70	113.70

1. TPD means Total & Permanent Disability

- When you have fixed cover, your Total & Permanent Disability cover reduces by 20% each year from age 61 and ceases on your 65th birthday. The above premiums for Death and Total & Permanent Disability reflect the reduced Total & Permanent Disability cover. Rounding variations may occur when calculating premiums.

Facts about making a claim

Let us help you

At Sunsuper, we understand that making a claim can sometimes be a stressful and difficult process. We understand that the circumstances of every claim are as different as the individuals making them.

To help you and your family through this difficult time, we have a team of dedicated and experienced staff who are able to assist you. Our Claims Representatives are trained specialists who will handle your claim journey with compassion and professionalism.

All of our Claims Representatives are trained to understand and explain our claims process. Once you make the initial contact with us to commence a claim, you will be assigned an individual Claims Representative to help you through the rest of the process and answer your questions.

We are here to help. Please contact us as soon as you are able to on **13 11 84** if you would like help making a claim or have any questions.

Sunsuper Insurance claims guide

Want to know more about:

- Making a claim
- How a claim is assessed

We have developed a *guide* to help step you through the various claims processes. Visit [sunsuper.com.au/makeclaim](https://www.sunsuper.com.au/makeclaim) for more information on making a claim.

Do you need a lawyer to assist with your claim?

Every insurance claim is different. Our claim process has been designed so that in most cases you or your family should not need the assistance of a lawyer when making a claim with Sunsuper. Our experienced Claims Representatives are here to assist you with your claim throughout the whole process.

However, if you wish to engage the services of a lawyer to assist with your claim you can do so at any time.

Remember, we are here to help, so call us on **13 11 84** if you have any questions about how to make a claim.

How to make a claim

While we do hope that you never need to, the following information will assist you in understanding the claim process in the event that you do need to make a claim. Any claim process will involve:

- notification to us,
- gathering information and providing it to us,
- assessment of the insurance claim by the insurer,
- assessment by the Sunsuper Trustee, including determination of the beneficiary/s,
- decision by the Sunsuper Trustee, and
- payment of the claim, if approved.

These steps do take some time, although our experienced Claims Representatives will help you at every stage of the process.

Further information may be requested at different stages of the process, and with Disability claims you may be required to undergo an examination by a Medical Practitioner or professional of the insurer's choice. The insurer will usually meet the costs associated with any additional information requests.

Death claims

It is important that in the event of your death, Sunsuper is notified by a relative or legal personal representative to enable the claims process to begin. Once we receive formal notification of your death, your *Super-savings account* will normally be transferred to the Cash investment option. Any insurance benefit paid into your *Super-savings account* will also be invested in the Cash investment option, and will remain invested there until the Trustee finalises payment of your death benefit.

Disability claims

Sunsuper should be notified as soon as reasonably possible after an event that is likely to give rise to a Disability or Terminal Illness claim. Please note that there is a 6-month Waiting Period before a Total and Permanent Disability claim becomes assessable.

If you don't have insurance with us, you may still be able to claim your super balance under a Permanent Incapacity benefit. If you are suffering from a Terminal Medical Condition you may also be able to access your super balance. Please contact Sunsuper on **13 11 84** to discuss these options.

Claims after your cover has stopped

If an event occurs before the date your cover stops or is terminated, and that event entitles you to make an insurance claim, you may still be eligible for that payment even after your cover has stopped.

If your claim is declined

If your claim is declined by the Insurer your claim will be referred to the Sunsuper Trustee for review and consideration.

If the Sunsuper Trustee declines your claim and you disagree with this decision you can either:

- lodge a complaint in writing, with Sunsuper. Your complaint will be investigated, and if the decision to decline your claim is confirmed by the Fund, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), or
- lodge a complaint directly with AFCA, however AFCA may refer your complaint back to Sunsuper.

There are time limits on when you can make a complaint to AFCA about a Total & Permanent Disability claim. Call AFCA on 1800 931 678 or visit their website www.afca.org.au for more information about these time limits.

AFCA replaced the Superannuation Complaints Tribunal (SCT) on 1 November 2018.

AFCA's contact details are as follows:

Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001
Call: 1800 931 678
Email: info@afca.org.au
Web: www.afca.org.au

Claim investigation

If you make a claim, the Insurer reserves the right to investigate the claim including but not limited to conducting surveillance and requesting information and medical examinations.

Incorrect information and eligibility for cover

If your recorded age or gender is incorrect, the insurer has the right to adjust the premium or the benefit based on the correct information. As a general rule, your eligibility for cover will not be assessed until you make a claim.

Financial advice

When you make a claim, or receive an insurance benefit, not only is it likely to be a difficult time, but it can be hard to know what your next step is. You don't need to panic and you don't need to be rushed into a course of action.

If you need some financial advice and help deciding what you should do in the short-term as well as a long term plan, please don't hesitate to contact one of our dedicated qualified financial planners.

Call **13 11 84** to speak to one of our phone based qualified financial planners¹ who can give you simple advice about your Sunsuper account at no additional cost. For more comprehensive advice, we may also refer you to an accredited external financial planner². Advice of this nature may incur a fee.²

¹ Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund.

² Sunsuper has established a panel of accredited external financial planners for our members. Sunsuper does not receive or pay any referral fees to these planners. Each of these planners will explain to you how their advice fees are determined. The accredited external financial planners are not employed by Sunsuper, and Sunsuper is not responsible for the advice provided by these planners.

Term	Definition
Accident	For the purposes of the Accidental Death, or Accidental Total & Permanent Disability benefit, Accident is defined as the occurrence of an injury caused directly and solely by external, violent and accidental means and is independent of any other cause. For the purposes of the MetLife Policy, Injury means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.
Actively Employed/ Active Employment	Actively Employed means in the insurer's opinion you are capable of performing your identifiable duties without restriction by any illness or injury for at least 35 hours per week (whether or not you are actually working those hours).
Aids and adaptations	Aids and adaptations means equipment or fixtures to assist you without the assistance of another person to carry out Activities .
Approved Leave	Approved Leave means parental leave, annual leave, bereavement leave, long service leave or any other leave approved by your Employer for reasons other than related to injury or illness.
At Work	At Work means actively performing all the duties of their Occupation, working their usual hours free from any limitation due to Illness or Injury and not entitled to or receiving income support benefits of any kind.
Cognitive Function	Cognitive Function means intellectual capacity, loss of which requires you to be under the continuous care and supervision of another adult person for at least 3 consecutive months and, at the end of that 3-month period, you are likely to require permanent ongoing continuous care and supervision by another adult person.
Date of Disabiement	Date of Disablement means the later of the date on which a Medical Practitioner examines and certifies in writing that the Covered Person is disabled and the Covered Person ceases all work.
Dependant	Dependant means the spouse, child or any person whom the Covered Person has an interdependence relationship as described in Section 10A of the Superannuation Industry (Supervision) Act 1993 (Cth).
Domestic Duties	Domestic Duties means duties normally performed by a person who remains at home who is not working in regular employment for income; these duties include cleaning the home, laundry, shopping for food, cooking meals, and, where applicable, looking after a Dependant.
Employed	Employed means: <ul style="list-style-type: none"> (i) you are engaged under a contract of employment with an Australian employer (which includes on secondment or transfer to an international subsidiary or an associated or affiliated company of an Australian employer), or (ii) you have been on employer Approved Leave for less than 2-years with an Australian employer, or (iii) you are working for an overseas employer at least 15 hours per week.
Limited Cover	Limited Cover means you are only covered for claims arising from an illness which first Manifests itself or an injury which occurred on or after the date your cover commenced, most recently commenced or increased (where applicable) under the policy and was not related to the condition that occurred before the date your cover commenced, most recently commenced or increased (where applicable) under the policy. <p>"Manifests" means that symptoms exist which would cause an ordinary prudent person to seek diagnosis, care or treatment, or that medical advice or treatment has been recommended by or received from a Medical Practitioner.</p>
Medical Practitioner	Medical Practitioner means: <ul style="list-style-type: none"> (a) a person who is registered and practising as a medical practitioner in Australia; or (b) a person who, in our opinion and absolute discretion, is: <ul style="list-style-type: none"> (i) appropriately qualified and practising medicine in their country; and (ii) registered with the body responsible for the registration of medical practitioners in the person's jurisdiction where they are practising. <p>A Medical Practitioner cannot be someone who is:</p> <ul style="list-style-type: none"> (a) a Covered Person; (b) your parent, child or sibling; (c) your spouse or partner, as determined by us in our absolute discretion; or (d) your business partner, associate or employee.

Term	Definition
Permanent Employment	<p>Permanent Employment means a person is Employed by the Employer under a single and ongoing contract that:</p> <ul style="list-style-type: none"> (i) is of indefinite duration and is for a fixed term of no less than 6 (six) months; and (ii) requires the person to perform identifiable duties; and (iii) requires the person to work a regular number of hours per week; (iv) provides for paid annual leave, sick leave and long service leave; and (v) is not employed on a Casual Basis.
Permanent Incapacity	<p>Permanent Incapacity is defined in the Superannuation Industry (Supervision) Regulations 1994 (Cth). A member of a superannuation fund is taken to be suffering permanent incapacity if the trustee of the fund is reasonably satisfied that the member's ill-health (whether physical or mental) makes it unlikely that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience.</p>
Terminal Illness	<p>Terminal Illness means you are suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 12 months from the date of certification of the Terminal Illness by two registered Medical Practitioners (one being a specialist physician in the particular medical field), both acceptable to the insurer. The benefit the insurance policy pays out is termed as a Terminal Illness benefit.</p>
Terminal Medical Condition	<p>Terminal Medical Condition is a condition of release under the Superannuation Industry (Supervision) Regulations 1994 (Cth). For more information refer to the <i>Sunsuper for life guide</i>.</p>
Unpaid Leave	<p>Unpaid Leave means leave (not being cessation of employment) without pay from your employer. This leave must be:</p> <ul style="list-style-type: none"> (i) approved by your employer or authorised by: <ul style="list-style-type: none"> a. the Commonwealth, a State or a Territory, or b. a certified agreement or award made by a tribunal or body having the authority to do so under the law of the Commonwealth, a State or a Territory. (ii) in relation to which you have a statutory or contractual right to resume employment at the end of the leave, and (iii) in relation to which you are not being paid by the employer. <p>Unpaid Leave excludes leave:</p> <ul style="list-style-type: none"> (i) that is due to your illness or injury, or (ii) during which you receive or are entitled to receive: <ul style="list-style-type: none"> a. income benefits, or b. disability income benefits, or c. social security sickness benefits, or (iii) due to strike or lockout.

It is important that you understand the Total & Permanent Disability definition and the factors that can impact the payment of a benefit. The following statements are here to assist your understanding of the Total & Permanent Disability definition.

Ongoing medical care - you are required to be under the ongoing care of and following the advice recommended by your treating doctor.

Already receiving disability support payments - you are not automatically entitled to a total & permanent disability benefit where you are eligible to access your superannuation balance because of permanent incapacity or you have received benefits from Centrelink (for example a Disability Support Pension) or workers compensation. You must meet the applicable Total & Permanent Disability definition.

How is your prior education, training and experience taken into account? - your Total & Permanent Disability definition is based on your capacity to perform any suitable occupation based on all your education, training or experience and not just your own occupation. It will not be limited to the occupation or job you were doing immediately prior to your disablement.

The time period over which your education, training or experience is considered depends on which part of the Total & Permanent Disability definition applies to you. The insurer will consider all your education, training or experience up the end of any waiting period (as set out in definition).

Working on a part-time basis - your ability to participate in part-time work, regular casual work or lower paid work after you become injured or ill may disqualify you from receiving a total & permanent disability benefit payment even if you were working full time prior to your disablement.

Work availability - the availability or desirability of suitable work in your immediate area is not a relevant consideration - it is only your capacity to perform work that is the determining factor.

Unemployed at the date of disability - if you have been unemployed prior to the date of Disability, you may be considered totally & permanently disabled

- if you suffer the loss of limbs and/or sight, or
- you suffer the loss of intellectual capacity that requires you to be under continuous care, or
- you are unable to do basic activities associated with everyday living ever again - this mean you are permanently incapacitated due to injury or illness and unable to perform two activities of daily living (bathing, dressing, toileting, feeding, mobility, continence).

How will your benefit be paid - If you are eligible for a Total & Permanent Disability benefit, this will be paid to you as a single lump sum payment.

If you are Employed in Permanent Employment within the 12 months prior to your Date of Disablement, or have been on employer approved leave for less than 24 months:

You have provided proof to the insurer's satisfaction, that you have become incapacitated to such an extent as to render you unlikely ever to engage in or work for reward in any occupation or work for which you are reasonably qualified by reason of education, training or experience; and one of the following apply:

- you suffer the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot).
- you have been absent from our occupation with the Employer through Injury or Illness for six consecutive months.
- through Illness or Injury and having provided proof to the satisfaction of the insurer is permanently unable to perform two of the following six basic activities of everyday living;
 - Bathing - to shower or bathe;
 - Dressing - to dress or undress;
 - Toileting - to use the toilet including getting on and off;
 - Feeding - to eat and drink;
 - Mobility - to get out of bed or chair or wheelchair; or
 - Continence - to control bladder and bowel function.

If you can perform the activity by using special equipment, you will be considered able to undertake that activity.

- through Illness or Injury and having provided proof to the insurer's satisfaction, are suffering from the permanent deterioration or loss of intellectual capacity that has required you to be under continuous care and supervision by another adult person for six consecutive months and this care is likely to be on a permanent daily basis and on-going.

or

If you have not been Employed in Permanent Employment within the 12 months prior to your Date of Disablement, or have been on employer approved leave for 24 months or longer:

You have provided proof to the insurer's satisfaction, that you have become incapacitated to such an extent as to render you unlikely ever to engage in or work for reward in any occupation or work for which you are reasonably qualified by reason of education, training or experience; and one of the following apply:

- you suffer the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot).
- through Illness or Injury and having provided proof to the satisfaction of the insurer is permanently unable to perform two of the following six basic activities of everyday living;
 - Bathing - to shower or bathe;
 - Dressing - to dress or undress;
 - Toileting - to use the toilet including getting on and off;
 - Feeding - to eat and drink;
 - Mobility - to get out of bed or chair or wheelchair; or
 - Continence - to control bladder and bowel function

If you can perform the activity by using special equipment, you will be considered able to undertake that activity.

- through Illness or Injury and having provided proof to the insurer's satisfaction, are suffering from the permanent deterioration or loss of intellectual capacity that has required

Definitions - Total & Permanent Disability

deterioration or loss of intellectual capacity that has required you to be under continuous care and supervision by another adult person for six consecutive months and this care is likely to be on a permanent daily basis and on-going.

or

If you are engaged in full time unpaid Domestic Duties in your own residence:

You have provided proof to the insurer's satisfaction, that you have become incapacitated to such an extent as to render you unlikely ever to be able to perform your normal Domestic Duties and engage in or work for reward in any occupation or work for which you are reasonably qualified by reason of education, training or experience; and one of the following apply:

- (i) you are suffering the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot);

or

- (ii) as a result of Illness or Injury, you are under the care of a medical practitioner and is unable to perform your normal **Domestic Duties**, or leave their residence unaided or engage in or work for reward in any occupation or work for six consecutive months.

1. Note: a different definition applies for members who held Total and Permanent Disability cover with the former fund (the DuluxGroup Employees Superannuation Fund) on 30/06/2014 and continue to hold this cover.

Definitions - Total & Permanent Disability for members who held TPD¹ cover with Dulux Employees Superannuation Fund on 30/06/2014

When you are Employed in Permanent Employment within the 12 months prior to your Date of Disablement for at least the Minimum Hours, if one of the following (i) to (iv) applies:

- (i) you are suffering the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot);
- (ii) you having been absent from your Occupation with your Employer through Injury or Illness for six consecutive months and having provided proof to the satisfaction of the insurer that you have become incapacitated to such an extent as to render you unlikely ever to engage in or work for reward in any occupation or work for which you are reasonably qualified by reason of education, training or experience.
- (iii) through Illness or Injury and having provided proof to the satisfaction of the insurer is permanently unable to perform two of the following six basic activities of everyday living;
 - Bathing - to shower or bathe;
 - Dressing - to dress or undress;
 - Toileting - to use the toilet including getting on and off;
 - Feeding - to eat and drink;
 - Mobility - to get out of bed or chair or wheelchair; or
 - Continence - to control bladder and bowel function

If you can perform the activity by using special equipment, you will be considered able to undertake that activity.

- (iv) through Illness or Injury is suffering from the permanent deterioration or loss of intellectual capacity and has provided proof to the insurer's satisfaction that you are required to be under continuous care and supervision by another adult person for 6 consecutive months and this care is likely to be on a permanent daily basis and on-going.

When you have not been Employed in Permanent Employment within the 12 months prior to your Date of Disablement or are Employed in Permanent Employment but for less than the Minimum Hours or on a Casual Basis, if one of the following (i) to (iii) applies:

- (i) you are suffering the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot);
- (ii) through Illness or Injury and having provided proof to the satisfaction of the insurer is permanently unable to perform two of the following six basic activities of everyday living;
 - Bathing - to shower or bathe;
 - Dressing - to dress or undress;
 - Toileting - to use the toilet including getting on and off;
 - Feeding - to eat and drink;
 - Mobility - to get out of bed or chair or wheelchair; or
 - Continence - to control bladder and bowel function

If you can perform the activity by using special equipment, you will be considered able to undertake that activity.

- (iii) through Illness or Injury is suffering from the permanent deterioration or loss of intellectual capacity and has provided proof to the insurer's satisfaction that you are required to be under continuous care and supervision by another adult person for 6 consecutive months and this care is likely to be on a permanent daily basis and on-going.

1. TPD means Total & Permanent Disability

