

This factsheet relates to our automatic insurance cover for NRMA Superannuation Plan members.

## Benefits of insurance

Sunsuper provides eligible members with automatic Death, Total & Permanent Disability and Income Protection cover when you attain age 25 and your *Super-savings account* balance reaches \$6,000. 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.

## Obtaining, Changing or cancelling cover

If you would like to obtain Standard Death, Total & Permanent Disability and Income Protection cover before attaining age 25 or an account balance of \$6,000, please select the "Opt-in for insurance cover" option in Sunsuper's *Member Online*. *Member Online* is available at [sunsuper.com.au/memberonline](https://sunsuper.com.au/memberonline). If within 120 days of joining your employer you can do so without additional conditions applying. 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.
Automatic cover - Permanent employees	✓	✓	✓ <sup>3</sup>	85% of salary <sup>3</sup>
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 <b>At Work</b> on the date cover commences. If you are not <b>At Work</b> when cover starts, <b>Limited Cover</b> will apply until you have been <b>At Work</b> for 30 consecutive days. <b>Limited Cover</b> will also apply if you join the Plan more than 120 days after you start work with your employer <sup>2</sup>			
Is cover limited if employer contributions are not received within a certain period?	✗	✗	✗	✗
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 <sup>1</sup>	84 days
Automatic cover - Casual employees <sup>3</sup>	✓	✓	✗	✗
What is the cost?	Insurance premiums vary depending on age and level of cover. For more details refer to the <i>Sunsuper for life Corporate Insurance guide</i> at <a href="https://sunsuper.com.au/nrma">sunsuper.com.au/nrma</a>			

## Other eligibility requirements

- Death and Total & Permanent Disability cover will normally start from the date you attain age 25 and your *Super-savings account* balance reaches \$6,000. Additional conditions may apply, for more details refer to the *Sunsuper for life Corporate Insurance guide*.
- You are eligible for automatic cover when you join the NRMA Superannuation Plan and your employer is paying Superannuation Guarantee contributions to the Plan. Additional conditions<sup>2</sup> apply where you join the Plan outside of 120 days of joining your employer.
- If you are not **At Work** on the date cover commences, **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 Corporate Insurance guide*.

2. If you join the NRMA Superannuation Plan outside of 120 days of joining your employer, your cover will be provided as **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 is only available to Permanent employees.

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## What are your options?

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

## 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](https://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](https://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 join the 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](https://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.
- When you cease work with NRMA, your membership will continue in *Sunsuper for life for Ex-IAG & NRMA*. Your Death and Total & Permanent Disability cover will continue, however the premium and basis for cover may change. Any Income Protection cover will cease, though you can apply for it to be reinstated.

The full terms, conditions and definitions can be found in the *Sunsuper for life Corporate Insurance guide* at [sunsuper.com.au/nrma](https://sunsuper.com.au/nrma)

## Taking action is easy



### Log in to Member Online

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

Member Online is available at [sunsuper.com.au/memberonline](https://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](https://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 Corporate Product Disclosure Statement* and *Sunsuper for life Corporate Insurance guide* at [sunsuper.com.au/nrma](https://sunsuper.com.au/nrma), 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](https://moneysmart.gov.au)