

→ Insurance guide

Suffering an illness or injury can be distressing. Having the right insurance could reduce your financial worries at this difficult time. LGsuper provides most members with insurance that protects them, their families and their lifestyles should they suffer an illness or injury that prevents them from working.

Most LGsuper members under age 60 have death and total and permanent disability (TPD) insurance, and some also have a total and temporary disablement (TTD) benefit that acts as income protection. If this cover is not enough, or you don't have any cover but would like some, you can apply for insurance through our insurer, AIA Australia Limited (AIA Australia).

Death and total and permanent disablement (TPD) cover

Death and TPD cover provides a one-off lump sum insurance benefit, which is paid to you or your dependants in addition to your account balance. For details of the definitions used when assessing your claim and exclusions see the LGsuper guide (PDS).

How much is each unit of cover worth?

The amount of cover each unit of insurance provides will depend on your age, as shown in the table below. A maximum amount of \$5 million on death and \$2 million on TPD applies.

If you are a permanent local government employee working 15 hours or more per week you may also increase your TTD benefit by purchasing additional units of death and TPD cover.

Death cover only

If you prefer not to have TPD cover but would like a higher death benefit, you can choose to apply for death only cover at a reduced cost of \$0.50 per unit per week. The amount of death cover is shown in the table below.

How much is the premium?

Each unit of death and TPD cover will cost you \$1 per week. So, for example, if you had 4 units of cover that would cost \$4 per week (or \$208 per year). Premiums are deducted from your account at the end of each month.

When does additional death and TPD cover start?

Your death and TPD cover will start from the date your application is accepted by AIA Australia. We will write to you confirming this date.

While AIA Australia is assessing your application for additional death cover you will be provided with interim death by accident cover (conditions apply).

→ Death or death and TPD insurance units

Age	Cover per unit	Age	Cover per unit	Age	Cover per unit
Up to 30	\$65,000	41	\$32,500	52	\$12,480
31	\$62,400	42	\$30,333	53	\$10,920
32	\$58,933	43	\$28,167	54	\$9,360
33	\$55,467	44	\$26,000	55	\$7,800
34	\$52,000	45	\$23,920	56	\$6,240
35	\$48,533	46	\$22,013	57	\$5,027
36	\$45,067	47	\$20,280	58	\$3,987
37	\$42,467	48	\$18,720	59	\$3,120
38	\$39,867	49	\$17,160	60	\$2,427
39	\$37,267	50	\$15,600		
40	\$34,667	51	\$14,040		

Note: Unless you die or are disabled on your birthday, your cover will be somewhere between the amount shown for your age and one year older. This is calculated on a pro-rated basis. The amount shown for age 60 is only used to calculate your benefit if you claim after turning 59 but before you reach age 60.

Income protection

If you are temporarily disabled due to sickness or injury, income protection can provide you with a monthly benefit for up to 2 years (after a waiting period has passed). You must be a permanent employee and working 15 hours or more per week to be eligible for this cover. For details on the definition used when assessing your claim and exclusions see the LGsuper guide (PDS).

How does it work?

You can select how much income protection cover you have, as long as your combined TTD benefit and income protection are below the lesser of \$20,000 per month or 75% of your pre-disability salary.

When does my cover start?

Your cover will start from the date your application is accepted by the insurer.

How much is the premium?

The table below shows the annual premium rate for a 90 day waiting period, per \$1000 p.a. of cover. If you would prefer a different waiting period, simply multiply the 90 day waiting period rates shown in the income protection premium table below by the following factors:

Waiting period before payment	Multiply 90 day waiting period rates by
30 day	3.2
60 day	1.85
120 day	0.9
180 day	0.8

When does my insurance stop?

Your insurance will end only when the first of the following events takes place:

- for income protection only, 60 days after you leave employment or 120 days after the last employer superannuation contribution is received by LGsuper
- you cancel your cover in writing by filling out an *Insurance reduction/cancellation form*.
- if you are working for local government, at the end of the month in which your account balance reduces to \$0
- if you have a Retained Benefit account, the date your account balance falls below \$1000
- you leave LGsuper
- you permanently retire
- you turn 60
- a death or TPD benefit is paid or becomes payable
- you die
- the date of termination of the policy with the insurer
- for TTD, on leaving local government employment

How do I apply for cover?

To apply for cover, simply complete the *Insurance application form* attached to this guide and return it to LGsuper. If more information is required to assess your application or if you are aged between 55 and 60 you will need to complete the *Extended insurance application form* available from the LGsuper website. You will need to provide medical and other information for AIA Australia to assess before they can decide how much cover they will provide and any special conditions that may apply.

While AIA Australia is assessing your application for additional death cover you will be provided with interim death by accident cover (conditions apply).

→ Income protection premium (90 day waiting period)

Age next birthday	Annual premium rate per \$1000 annual benefit		Age next birthday	Annual premium rate per \$1000 annual benefit		Age next birthday	Annual premium rate per \$1000 annual benefit	
	Male	Female		Male	Female		Male	Female
16	1.4	1.62	31	1.15	2.37	46	3.47	7.35
17	1.42	1.67	32	1.17	2.43	47	3.88	8.14
18	1.49	1.71	33	1.22	2.55	48	4.39	9.01
19	1.51	1.74	34	1.28	2.64	49	4.94	10.01
20	1.51	1.76	35	1.33	2.79	50	5.54	11.04
21	1.53	1.78	36	1.42	2.97	51	6.24	12.19
22	1.42	1.83	37	1.51	3.18	52	7.03	13.41
23	1.35	1.85	38	1.62	3.4	53	7.93	14.74
24	1.28	1.85	39	1.76	3.67	54	8.95	16.14
25	1.22	1.87	40	1.92	4.01	55	10.12	17.62
26	1.15	1.89	41	2.1	4.42	56	11.43	19.2
27	1.1	2.03	42	2.3	4.87	57	12.87	20.87
28	1.1	2.12	43	2.55	5.36	58	14.51	22.6
29	1.1	2.21	44	2.79	5.97	59	16.32	24.38
30	1.1	2.3	45	3.13	6.63	60	18.37	26.28

→ LGsuper Privacy statement

Primary purpose for collecting information

The Fund collects personal information, in order to:

- commence and maintain a correct superannuation account/record for an LGsuper member
- accurately calculate the amount of benefit to which a member is entitled
- communicate with a member about their entitlement

It is necessary that LGsuper collect certain personal information that will identify the member and their entitlement.

The Fund collects sensitive information, in order to determine:

- the value of a member's death or disablement benefit
- the person(s) to whom a death benefit may be distributed
- the entitlement of a member to the early release of benefits

It may also be necessary for LGsuper to collect certain sensitive personal and/or financial and/or health information about a member and/or sensitive personal and/or financial information about a potential beneficiary.

Secondary purpose for collecting information

Personal information may also be:

- disclosed by LGsuper to the Fund's insurer for the purposes of providing death and disability insurance cover for members
- used by LGsuper or its agents to undertake market research with members
- used by LGsuper to search the Australian Taxation Office register of Lost Members
- disclosed by LGsuper to its agents (such as mailing houses) responsible for undertaking a fund function
- disclosed by LGsuper to government agencies in compliance with legislation (like the Income Tax Assessment Act)
- used or disclosed for another purpose that is related to the primary purpose of collection, provided that it is reasonable for this to occur.

Collection

LGsuper will not collect personal information unless the information is necessary for one or more of the Fund's functions/activities. LGsuper will collect personal information only by lawful and fair means and not in an unreasonably intrusive way.

At the time of collection of personal information, LGsuper will provide a collection statement that summarises the Fund's privacy policy in relation to the information being collected. LGsuper will, wherever reasonable and practical, collect personal information about a member or potential beneficiary only from that person.

If LGsuper collects personal information about a person from somebody else, it will take reasonable steps to ensure that both parties are aware of the Fund's privacy policy in relation to the information being collected.

Use and disclosure

LGsuper will not use or disclose personal information about a person for a purpose other than the specified primary or secondary purpose of collection unless the person has consented to the use or disclosure.

Data security

LGsuper will keep personal information secure from unauthorised access and will destroy or permanently de-identify personal and sensitive information that is no longer needed for primary or secondary collection purposes.

Openness

LGsuper will make this Privacy Policy available to any person who asks to see it. LGsuper will reveal to any member who asks, the type of personal information held, for what purpose, how information is collected and held and uses and disclosures.

Access and correction

LGsuper will provide persons with access to the information held about them, without charge, unless:

- providing access would pose a serious and imminent threat to the life or health of the person
- providing access would have an unreasonable impact on the privacy of other persons
- the request for access is frivolous or vexatious
- the information relates to existing or anticipated legal proceedings between LGsuper and the person and the information would not be accessible by the process of discovery in those proceedings
- providing access would reveal the intentions of LGsuper in relation to negotiations with the person in such a way as to prejudice those negotiations
- providing access would be unlawful
- denying access is required or authorised by law
- providing access would be likely to prejudice an investigation of possible unlawful or improper activities
- providing access would prejudice the preparation for, or conduct of, proceedings before any court or tribunal, or implementation of its orders.

If LGsuper refuses to provide a person with access to the information held about them, it will provide reasons for not providing access. If a person satisfies LGsuper that the information it holds about that person is not accurate, complete or up-to-date, LGsuper will take reasonable steps to correct the information held. If LGsuper refuses to correct information it holds on a person, it will provide reasons for refusing to make the correction.

Identifiers

LGsuper will not adopt as its own identifier, an identifier of a person that has been assigned by another agency and disclosed by the person. LGsuper will not disclose to a third party, the identifier assigned by another agency unless such disclosure is consistent with the primary or secondary purposes for collection.

Sensitive information

LGsuper will not collect sensitive (e.g. health or financial affairs) information about a person unless:

- the person has consented
- the information is required for either or both the primary or secondary purpose for collection
- the sensitive information is destroyed or permanently de-identified as soon as the primary or secondary purpose for collection has been fulfilled.

→ AIA Privacy statement

AIA Australia Limited ('AIA Australia') follows the National Privacy Principles of the Privacy Act 1988 (Cth) including the Privacy Amendment (Private Sector) Act 2000 (Cth).

AIA Australia provides you with the following information regarding its privacy procedures and your rights.

Purpose of collection

AIA Australia collects personal information about you to:

1. process your application(s) for insurance cover; and
2. administer and manage your insurance cover under the policy including claims; and
3. facilitate AIA Australia's business operations.

If you do not wish to provide AIA Australia with all or part of the personal information it requests from you, AIA Australia may not be able to provide you with insurance cover or assess and manage your claim.

Access to your information

You are entitled at any time to request access to your personal information held by AIA Australia. All requests should be made in writing to:

The Group Administration Manager
PO Box 6111
St Kilda Road Central VIC 8008

You can ask AIA Australia to update your personal information at any time if it is inaccurate, incomplete or out of date. In some circumstances, AIA Australia may not permit access to your personal information. Circumstances where access may be denied include where access would be unlawful or denying access is authorised by law. In these cases, AIA Australia will provide you with written reasons for denial of access or a refusal to correct personal information.

Disclosure of your information

AIA Australia may disclose your personal information to:

1. the policy owner (superannuation fund trustee or employer);
2. administrator of the policy;
3. another member of the AIA or AIG Group of companies (whether in Australia or overseas);
4. your adviser (if any);
5. AIA Group contractors and third party service providers, eg. medical practitioners and reinsurers;

LGsuper will be especially careful in handling sensitive information and protecting it from unauthorised access.

When collecting sensitive information, LGsuper will specify the purpose for it is being collected and will provide an undertaking that the information will be not be used for any other purpose.

6. your employer;
7. financial institutions you nominate; and
8. mail-houses and archive companies.

AIA Australia will only disclose your personal information to these parties for the primary purpose for which it was collected. In some circumstances, AIA Australia is entitled to disclose your personal information to third parties without your authorisation, such as law enforcement agencies or government authorities where disclosure is required by legislation, or to report illegal activities.

Any questions or concerns

If you have any questions or concerns about your personal information, please write to:

The Group Administration Manager
PO Box 6111
St Kilda Road Central VIC 8008

AIA Australia has established an internal dispute resolution process for handling customer complaints about company compliance with the National Privacy Principles. This dispute resolution mechanism is designed to be fair and timely to all parties and is free of charge.

If you have a complaint about AIA Australia's handling of your personal information, you should submit it in writing to the Group Administration Manager. You will receive a letter from AIA Australia within 5 working days which documents AIA Australia's complaints handling process. Your complaint will be referred to the Internal Dispute Resolution Committee at AIA Australia who will try to resolve your complaint within 45 days of receipt. Should your complaint not be resolved to your satisfaction by its internal dispute resolution process, you may take your complaint to the Privacy Commissioner.

The Privacy Commissioner's contact details are:

Office of the Privacy Commissioner
PO Box 5218
Sydney NSW 2001

or call the Privacy Hotline on 1300 363 992.

For further information or to view AIA Australia's full privacy policy and procedures go to www.aia.com.au

→ Insurance application form

Death and TPD cover to \$1 million and/or Income protection up to \$8000 monthly benefit or Death only cover to \$1 million

Use this form to apply for additional insurance if you are under age 55 and want less than \$1 million in death and total and permanent disablement cover or less than \$8000 per month income protection, or want death only cover up to \$1 million. We will pass these details on to our insurer, AIA Australia.

Plan name

LGsuper

Plan number

MP9916

Disclosure notice

Your duty of disclosure – Before you enter into a contract of life insurance with an insurer, you have a duty under the *Insurance Contracts Act 1984* to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of insurance.

Non-disclosure – If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time. An insurer who is entitled to avoid a contract of insurance may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the contribution that would have been payable if you had disclosed all relevant matters to the insurer.

Member details

Member number	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other please specify	
Last name	Given names	
Date of birth DD / MM / YYYY	Age next birthday	Gender <input type="checkbox"/> M <input type="checkbox"/> F
Telephone (home)	Telephone (business/ mobile)	
Email		
Address		Suburb
State	Postcode	Country

Insurance application details

Please tick one: New Increase

Please tick one or more: Death/TPD Death only Income protection

Amount \$	or	Number of units	Amount \$	or	Number of units
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Income protection only

Waiting period 30 days 60 days 90 days Other—please specify _____ days

Personal history

Please complete all parts of this personal history. If required, please attach any appendices.

1. Are you an Australian citizen or a resident of Australia?

Yes No

2. Occupation

Industry

Gross annual salary
\$

Hours worked per week

Daily duties at work

3. a) Height

cm

b) Weight

kg

Please note that if you answer 'Yes' to any of questions 4 to 9, you are required to complete the *Extended insurance application form* available from www.lgsuper.org

4. At the date of this application, are you absent from work or unable to carry out all the duties of your usual occupation on a full time basis, due to an injury or illness (even if you are not currently working on a full time basis or are unemployed)?

Yes No

5. Have you smoked tobacco or any other substance in the last 12 months?

Yes No

If 'Yes', please state forms and daily quantities

6. Do you drink more than 20 standard drinks per week?

Yes No

7. Do you currently participate or intend to participate in any of the following: aviation (other than as a passenger on a recognised airline), football (all codes), scuba diving (more than 40m), motor racing or any other hazardous activity?

Yes No

8. Have you ever had, or received treatment for, or had symptoms of:

Yes No

- high blood pressure, high cholesterol, heart complaint, chest pain, or stroke;
- mental or nervous disorder including stress, anxiety, depression or neurological condition;
- cancer or a tumour of any type;
- back/joint disorder, arthritis, loss of limb or paralysis;
- loss of sight of any eye(s) or blindness;
- epilepsy, fits of any kind, multiple sclerosis, or any other neurological conditions;
- kidney, bladder, bowel or stomach disorder or disease;
- diabetes or liver disease (including hepatitis)?

9. Have you ever:

Yes No

- suffered from AIDS or been infected with the HIV virus; or
- used or injected yourself with any illicit drug not prescribed by your medical practitioner; or
- engaged in male-to-male anal sexual activity?

Declaration and agreement

I declare that the above statements are true and correct (whether written in my hand or not) and that no information material to the insurance has been withheld.

I agree that any personal statements made together with other relevant documents shall form the basis of the proposed contract of insurance with AIA Australia Limited trading as AIA Australia.

I declare that I have read the Privacy Statement set out in this application and I consent to the collection, use and disclosure of my personal and sensitive information in the manner described in that Privacy Statement.

I consent to AIA Australia collecting sensitive information, that is, health information about me for the purposes of the performance of this contract. I consent to such use and disclosure of my personal information as outlined in LGsuper's privacy policy.

I agree that cover will not commence until the premium is paid and the proposal is accepted by AIA Australia.

I have read the Disclosure notice and understand what is meant by that notice.

I also understand that my duty to disclose continues after I have completed this application until AIA Australia has accepted the risk.

Signature

Date