

This Fact Sheet contains additional information about the Death and TPD insurance cover provided by QIEC Super and is to be read in conjunction with the information contained within the QIEC Super Product Disclosure Statement. The full terms and conditions are outlined in the Policy Documents. Please contact QIEC Super if you have any enquiries regarding these terms and conditions or if you require a copy of the Policy.

Active Employment and Limited Cover

For the purposes of determining when automatic insurance cover starts, the definition of 'active employment' and 'limited cover' are as follows:

'Active employment' means that you:

- a) are employed (including being on fully paid leave except leave which is caused by sickness or injury) by a QIEC Super employer to carry out identifiable duties; and
- b) in the Insurer's opinion, are not restricted by injury or illness from carrying out the identifiable duties of your current and normal occupation on a full time basis (even if you are not working on a full time basis).

If you are not in active employment, on the date your cover commenced under this policy you will be entitled to limited cover only. Full cover will commence after you have been in active employment for two consecutive months.

'Limited Cover' means that you are only covered for claims arising from:

- a) An illness that first becomes apparent; or
- b) An injury that first occurs;

On or after the date cover commenced or recommenced for the person.

Exclusions

You will not be eligible for a benefit if Death, Terminal Illness or TPD is caused directly or indirectly from:

- *an act of war outside Australia;*
- *an incident which occurred during Unapproved Overseas Travel (see World Wide Cover);*
- *Suicide, which happens within 12 months of insured cover commencing, irrespective of whether or not the member is sane at the time.*
- *Self inflicted injury or infection or attempted suicide, irrespective of whether or not the member is sane at the time.*

Increasing your insurance cover amount

If you already have insurance cover, and your insurance needs change, you can apply to increase your insurance cover amount by completing an Application to Increase Insurance Cover form. Your completed form will be sent to the Fund's insurer for assessment. The insurer may request more information from you or ask for a medical examination.

The insurance cover requested will only be provided once your application and additional information (if required) has been lodged, assessed and accepted by the Fund's insurer.

We will advise you in writing once your application has been assessed by the Fund's insurer. Any insurance cover accepted will be effective from the date the insurer accepts the cover.

What medical evidence is required for increasing insurance cover?

If you are applying for cover that is more than the automatic acceptance level you will be required to complete a *Personal Statement*. In addition, a detailed medical report may be requested from your own doctor for any level of cover. The insurer will pay for any medical reports they request to be completed.

The table on the next page sets out the additional medical requirements determined by the level of Death and/or Death and Total and Permanent Disablement insurance cover.

Level of Death or Death & TPD cover required	Initial requirements To age 44	Initial requirements Age 45 and over
\$800,000 or less	Short Personal Statement	Short Personal Statement
\$800,001 - \$1,000,000	Full Personal Statement	Full Personal Statement
\$1,000,001 - \$1,500,000	Full Personal Statement	Full Personal Statement; Basic medical check by trained registered nurse (appointed by the insurer); MBA20 (Multiple Biochemical Analysis)*; A report will be requested from your usual Doctor#.
\$1,500,001 - \$2,500,000	Full Personal Statement	Full Personal statement; Bio-chemical profile**; Basic medical check by trained registered nurse (appointed by the insurer); A report will be requested from your usual Doctor#; ECG.
\$2,500,001 - \$5,000,000 (Death cover)	Full Personal statement; Bio-chemical profile**; Basic medical check by trained registered nurse (appointed by the insurer); A report will be requested from your usual Doctor#; Financial evidence will be required.	Full Personal statement; Bio-chemical profile**; Basic medical check by trained registered nurse (appointed by the insurer); A report will be requested from your usual Doctor#; ECG; Financial evidence will be required.

* A Multiple Biochemical Analysis (MBA20) is a fasting blood test, that analyses 20 different chemicals in the blood and also includes an analysis of HDL/LDL cholesterol.

** A Bio-chemical Profile includes MBA20, Hepatitis B & C Marker Tests and HIV Antibody tests.

A Personal Medical Attendant's Report (PMAR) is a report completed by your usual doctor. The report is requested directly from your doctor, and completed using data from your patient records. You do not need to attend any appointments.

Interim accident cover

We will provide interim accident cover for Death and Total and Permanent Disablement while we are considering your request for cover or additional cover. The benefit will be the amount of additional cover you requested, as applicable. However, the benefit will not exceed the maximum accident cover of \$500,000 less the amount of any insured cover in force for you. A benefit is payable only once for a member under this condition.

Interim accident cover commences on the date the Insurer is notified by the Fund of your request for cover and will end on the earliest of the following:

- the Insurer confirms in writing that the cover you applied for has been accepted on any terms;
- the Insurer confirms in writing that the cover you applied for has been declined;
- the date you withdraw your request for cover;
- 60 days has expired from the date the Insurer received the request for cover;
- the date the Insurer cancels the interim accident cover.

Extra insurance for when you need it

From 1 December 2009, QIEC Super members are eligible to apply for an additional unit of Death insurance cover at certain key times, including getting married, the birth or adoption of a child or taking out a mortgage, without having to provide evidence of health.

This cover is provided at the same premium rate as any existing Death insurance cover you already have. The amount of the premium payable will be recalculated to reflect the increase in cover.

Any cover under this condition is subject to the same exclusions that may already apply.

This option can be exercised only once. This means that if you have applied for an extra unit of Death insurance cover in the event of a marriage or birth of a child, you will not be eligible to apply for an extra unit of Death insurance cover when applying for a home mortgage or under the rewarding loyalty option.

To take advantage of this offer, you will need to apply to the Fund's insurer for the cover within 60 days of the event occurring, and provide evidence of the event. The table below outlines the information required to apply for this cover.

Event	Supporting documents
Marriage	Certified copy of Marriage certificate; or Notice of marriage in any newspaper which includes your name.
Birth or adoption of a child	Certified copy of Birth certificate; or Notice of birth in the paper which includes the person/parent's name; or certified copy of adoption papers
New Mortgage	Letter from the bank confirming the commencement of a new mortgage

Decreasing your insurance cover amount

If you find you need to decrease the amount of insurance cover you have in your QIEC Super account, you simply need to advise us in writing of the reduced amount of cover you require. Please note the minimum amount of cover available is 1 unit of Death and TPD insurance.

We will adjust your insured amount once we receive your written request. The reduced insurance cover amount will be effective from the date we receive your written request. If you decide in future you require more insurance cover you will need to complete an Application to Increase Insurance Cover form including a Personal Statement and apply to the Fund's insurer for the extra insurance cover.

Terminal Illness cover

If you find out you have a terminal medical condition while you are insured with QIEC Super, you may be eligible to claim an insurance benefit. If you have Death insurance cover this amount may be payable on terminal illness/injury.

You are eligible to claim a terminal medical condition insurance benefit if you have been diagnosed as suffering from an illness/injury which:

- a) Two medical practitioners, at least one of whom is a specialist in the condition from which you have been diagnosed, certify in writing that despite reasonable medical treatment, your illness or injury is likely to lead to your death within 12 months of the date of certification; and
- b) The insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment, your illness or injury is likely to lead to your death within 12 months of the date of the certification referred to above.

If you would like more information about making a claim for a terminal medical condition benefit please contact QIEC Super.

Individual Transfer of Cover

If you have insurance cover in another superannuation fund, you can apply to QIEC Super to transfer this cover (or equivalent amount) to your QIEC Super account, without having to submit health evidence, if:

- you rollover the entire balance of your previous superannuation fund account into QIEC Super.

You will receive an equivalent type of cover in addition to your existing insurance cover with QIEC Super, but not less than the amount of cover, rounded to the closest unit amount applicable. Any exclusions or conditions associated with your existing cover will continue to apply. Premium rates will be based on the current QIEC Super insurance premiums for the cover provided.

Can you opt out of Insurance Cover?

You are under no obligation to have insurance cover with QIEC Super. You will automatically be allocated 1 unit of Death and TPD insurance cover when you join the Fund. You are able to opt out of this insurance cover by advising QIEC Super in writing at any stage after you join the Fund.

If at a later date you decide you would like insurance cover, you will need to complete an Application to Increase Insurance Cover form including a Personal Statement and apply to the Insurer for the extra cover.

Continuation Option

If you are no longer eligible to be covered under QIEC Super, then you may apply to the Insurer to continue your Death cover under an individual policy, as long as all of the following conditions are satisfied:

- you are no longer employed by a QIEC Super employer;
- you are no longer a member of QIEC Super;
- you are less than 60 years of age at the time your cover ends under this policy;
- no benefit is payable for you under the QIEC Super insurance policy;
- this policy is still in force;
- the Insurer's minimum policy issue requirements are met;
- you do not join any armed forces prior to the date your individual policy is issued;
- you satisfactorily complete an AIDS declaration;
- the Insurer's underwriting requirements for occupation and pastimes are met; and
- your application and correct premium is received by the insurer within 60 days of cover ending under this policy for you.

The Death cover under the individual policy will be provided:

- at the level of Death cover which the Insurer had previously accepted for you under this group policy for QIEC Super at the date your insurance cover with QIEC Super ended;
- under a new individual policy owned by you that provides benefits no greater than those provided to you under this policy;
- on the terms and at the premium rates current for the individual policy at the time it is issued; and
- with the same loading and exclusions that applied to your cover under this group policy.

If you exercise this option you will not be eligible for any future insurance cover with QIEC Super unless we agree in writing.

What happens if you cease work due to Total and Permanent Disablement (TPD)?

If you cease work due to TPD as defined in the definition of TPD below, and are insured for TPD you may be eligible to claim your QIEC Super account balance and any associated insurance.

Definition of Total and Permanent Disablement (TPD)

A TPD benefit is available for all eligible members. This lump sum benefit will provide insured members with a benefit when they are unable to return to their previous occupation (before the disability commenced) as a result of ceasing work due to TPD as defined in the following definition of TPD.

A member is totally and permanently disabled if one of the following paragraphs (a), (b) or (c) applies:

(a) the member suffers, as a result of sickness or injury:

(i) the total and permanent loss of the use of two limbs;

(ii) blindness in both eyes; or

(iii) the total and permanent loss of the use of one limb and blindness in one eye;

where:

- limb means the whole hand below the wrist or whole foot below the ankle; and
- blindness means the permanent loss of sight to the extent that visual acuity is 6/60 or less, or to the extent that the visual field is reduced to 20 degrees or less of arc.

Or

(b) as a result of sickness or injury, the member has for 6 consecutive months from the date of disablement been totally unable to perform without the physical assistance of another person any two of the following activities of daily living:

- dressing – the ability to put on and take off clothing;
 - toileting – the ability to use the toilet, including getting on and off;
 - mobility – the ability to get in and out of bed and a chair;
 - continence – the ability to control bowel and bladder function;
 - feeding – the ability to get food from a plate into the mouth;
- and the member is permanently and irreversibly unable to do so for life.

Or

(c) all of the following requirements are satisfied:

- (i) the member has been disabled for the disability period (the continuous period of 60 months);
- (ii) for each month in the disability period, one of the following paragraphs (A), (B) or (C) apply:
 - (A) we paid you a benefit under the group income protection policy in respect of the member's disability;
 - (B) we would have paid you a benefit in terms of paragraph (A) had it not been reduced to, or calculated to be zero as a result of us offsetting disability income; or
 - (C) the member has attained age 65, but had the member not attained that age we would have paid you a benefit in terms of paragraph (A) or paragraph (B) would have applied; and

(iii) as a result of the disability the member suffered throughout the disability period, we consider, on the basis of medical and other evidence satisfactory to us, the member is unlikely ever to be able to engage in the occupation in which he or she engaged immediately before the disability commenced, whether or not for reward;

where:

disabled, disability and disability income have the meanings given to them in the group income protection policy;

disability period means a continuous period of 60 months which either:

- starts and ends while the member is covered under this policy; or
- starts while the member is covered under this policy and ends after the member has attained age 65.

How much is your total Death or TPD benefit?

If you die or become TPD whilst a member of QIEC Super, the benefit payable from the Fund is made up of your account balance plus any insurance benefit payable. In the event of your Death the benefit will be payable to your dependants or Legal Personal Representative (refer to the Nominating a Beneficiary Fact Sheet on this website).

Taxation in relation to Death/TPD insurance benefits

Because the insurance cover is part of a superannuation fund, any benefits payable are treated as superannuation death or permanent disablement benefits and taxed as such (refer to the Taxation Factsheet on this website).

Only One Benefit Payable

A benefit is payable once only for one of the insured events, namely the member's death or terminal illness or, if applicable, total and permanent disablement.

Reinstatement of cover

Where your cover has lapsed due to your account balance being insufficient to cover deduction of premiums, then cover may be reinstated at the same type and level, provided:

- you commence work with a contributing QIEC Super employer within 6 months of your cover ceasing;
- the Fund receives an on time employer contribution in respect of you and insurance premiums are deducted and remitted; and
- you are in active employment on the date your cover is reinstated (where you are not in active employment, limited cover will be provided until you have been in active employment for 2 consecutive months).

Members who do not meet the above conditions will be eligible for the cover to the automatic acceptance limit to be reinstated, and will be subject to our commencement and cessation of cover terms.

Members who have previously opted out of Death and TPD insurance cover will not be eligible for reinstatement of cover or cover under the automatic acceptance limit.

Parental Leave

For the first 24 months of approved parental leave, 1 unit of Death cover is available free of charge provided you apply in writing prior to the commencement of the leave. No other cover will apply if you exercise this option.

World Wide Cover

Worldwide cover is available to insured QIEC Super members. If you become disabled or are diagnosed with a terminal illness outside of Australia, you may be required to return to Australia for assessment, at your own cost. Any payment of a terminal illness or TPD claim is conditional on you returning to Australia for such an assessment.

The Insurer will not pay a benefit if your death, terminal illness or total and permanent disablement is caused directly or indirectly by an act of war that happens outside of Australia, unless the Insurer agrees in writing to specifically provide cover for this event before you leave Australia.

Investment of any insurance benefit after death

Effective from 26 March 2009, the Trustee of QIEC Super has determined that any death insurance benefit payable will be invested in the Cash option until the Trustee determines to whom the benefit is to be paid. In this way, the value of the insurance component will be invested in a secure environment and protected from fluctuations in the investment market. Your Existing Account Balance and Future Account Balance (if any) (excluding the insurance component) will remain invested in the investment option(s) nominated by you prior to your death.

The information provided by QIEC Super is of a general nature and does not take into account your individual financial situation, objectives or needs. If you require such specific advice, you should contact a licensed financial adviser. Because of this you should, before acting on this advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a Product Disclosure Statement (PDS) and consider the PDS before making any decision.

QIEC Super Pty Ltd ABN 81 010 897 480, the Trustee of QIEC Super ABN 15 549 636 673, is Corporate Authorised Representative No. 268804 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation.

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