

Cancel or reduce your insurance



Did you know that you can complete this request online? Log in to Member Online at login.aware.com.au and select 'Insurance'.

Complete this application to cancel some or all of your insurance.

You will not be able to make a claim for insurance benefits for events or conditions that arise after the date that your cover is cancelled. You can however, make a claim for events or conditions that occurred prior to cancellation of cover.

If you are replacing the cover through Aware Super with a replacement cover from elsewhere, you should be careful to not cancel or reduce until the replacement cover has been accepted.

Before you cancel your cover, you may like to get financial advice to help you make a decision about cancelling your cover. Give us a call on **1300 650 873** to arrange an appointment.

Your ability to commence new cover may be subject to health assessment, insurance policy conditions and acceptance by the insurer, and you may not be able to get cover.

Your privacy with Aware Super

Aware Super is authorised under superannuation law to collect your personal and sensitive information for the purpose of administering your superannuation, including insurance held through super.

The personal information you provide in this form is collected and held by us to administer your insurance within your Aware Super account and assess the claim. If you do not provide the requested information, we may be unable to process your insurance application, assess the claim or properly administer your insurance. Your personal and sensitive information will only be disclosed to our staff as required, TAL Life Limited and/or our legal or other professional advisors if reasonably necessary.

You should read the 'Our privacy information' section in the Insurance Handbook which outlines how your sensitive information is collected, used and disclosed by us. You can access our Privacy Policy at aware.com.au/privacy, or we can send you a copy upon request or you can contact us on **1300 650 873** for further information. Our privacy policy contains detailed information about how we manage your personal and sensitive information. It also contains information about how to make a complaint in relation to how we have managed your personal and sensitive information.

Please use a dark pen and CAPITAL letters. Insert (X) when you have to choose an option. If you have any questions, please contact our Member Support Team on **1300 650 873**.

i * Indicates that providing this information is mandatory or else it may delay your application.

Step 1: Personal details

Account number*

Member number

Title

Date of birth*

First name*

Middle name

Last name*

Home address* (must not be a PO Box)

Suburb*

State*

Postcode*

Mobile number*

Daytime contact number

Email (Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.)

By providing my email address I'm consenting to receive communications from Aware Super digitally as appropriate and in accordance with Aware Super's Privacy Policy. I understand I can change my communication preferences at any time by logging into Member Online or calling Aware Super on **1300 650 873**.

Step 2: Cancel your insurance cover

Please **cancel** my cover as shown below (use **X** to show your choice):

- ☐ Cancel my TPD cover (and retain death only cover)
- ☐ Cancel my death and TPD cover
- ☐ Cancel my death only cover (you cannot retain TPD only cover)
- ☐ Cancel my income protection cover
- ☐ Cancel all of my insurance cover

i TPD cover amount cannot be higher than the death cover amount.

i If you have age-based cover (including Basic Cover or Basic Plus cover) you can only reduce the multiple of the age-based scale equal to 0.5. Your cover will be reduced to the nearest multiple of the age-based scale to match the nominated cover amounts shown.

i You can only opt for a longer waiting period or shorter benefit period than your existing cover you already have.

Step 3: Reduction of death and TPD or death only cover

Please **reduce** my existing cover to as shown below (use **X** to show your choice):

Death and TPD cover

Fixed cover

- ☐ Death cover amount to \$
- ☐ TPD cover amount to \$

AND/OR

Age-Based cover

Age-based cover for death only or TPD cover to be the following multiple of the age-based cover scale[^].

Death Only cover

- ☐ 0.5
- ☐ 1.0
- ☐ 1.5
- ☐ 2.0
- ☐ Other

TPD cover

- ☐ 0.5
- ☐ 1.0
- ☐ 1.5
- ☐ 2.0
- ☐ Other

[^] For more information, please refer to the *Insurance Handbook* available at aware.com.au/pds.

Step 4: Reduction of income protection cover

Please **reduce** my income protection cover as shown below (use **X** to show your choice):

- ☐ Please change my waiting period to: ☐ 30 days ☐ 60 days ☐ 90 days
- ☐ Please change my benefit period to: ☐ 2 years ☐ 5 years
- ☐ Please reduce my monthly income protection benefit[^] to \$

[^] your monthly income protection benefit must be below 87% of your normal monthly income (with a maximum of 75% received as income and a maximum of 12% received as a superannuation contribution).

Step 5: Declaration and sign

I declare that:

- The information that I have supplied in this form is true in all particulars.
- I have read the *Insurance Handbook* and understand the implications of the selection(s) that I have made.
- I understand that if I have chosen to cancel my existing cover, my ability to commence new cover may be subject to health assessment, insurance policy conditions and acceptance by the insurer, and I may not be able to get cover.
- I have read and understood the privacy statements and agree to the collection, use and disclosure of personal and sensitive information as described in those statements.

Signature*

Date signed* (DD-MM-YYYY)

p Please sign and date form here.

e Post the form to this address.

Step 6: Where to post your completed form

Please post the completed form to:

Aware Super
GPO Box 89
MELBOURNE VIC 3001

In case you need any further assistance, please contact our Member Support Team on **1300 650 873**.