

# Suncorp MyStyle Income Protection Cover Policy Alteration Form – Change of Occupation

## Your Details

Policy number	<input type="text"/>		
Title	<input type="text"/>		
Given name	<input type="text"/>		
Surname	<input type="text"/>		
Date of birth	<input type="text" value="DD / MM / YYYY"/>	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address	<input type="text"/>		
		State	Postcode

## Contact Details

Home	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		
Preferred contact number	<input type="checkbox"/> Home <input type="checkbox"/> Mobile		
Preferred contact time	<input type="checkbox"/> Morning (9am – 12 noon) <input type="checkbox"/> Afternoon (12 noon – 4.30pm)		

**Please note: completion of this form does not guarantee your application will be accepted**

## About this Application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so on what terms and for what premium.

We will ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

If your application to vary your policy is accepted, the policy will be treated as a consumer insurance contract to the extent of the variation.

### The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance.

### If the duty is not met

If the duty is not met, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

### Guidance for answering our questions

You are responsible for the information provided to us when applying for insurance. When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application, please check every answer (and if necessary, make any corrections) before the application is submitted.

### If you need help

It's important that you understand this information and the questions we ask. Ask us for help if you have difficulty understanding the process of applying for life insurance or answering our questions.

If you're having difficulty due to a disability, language, or for any other reason, please let us know - we're here to help and can provide additional support.

## Privacy Statement

TAL Life is subject to the Privacy Act 1988 and has a Privacy Statement that explains how we handle the information we collect about you. For a copy of the Privacy Statement, please visit [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy) or refer to your Product Disclosure Statement which was provided to you. Alternatively you can contact us on 1800 455 389.



## Brief Personal Statement

Any changes made to this questionnaire are to be initialled by the insured person listed on the policy schedule.

### Change of occupation

Please select one of the categories below which best describes your occupation:

Occupation	Description of Occupation Categories	Examples of Occupations
<input type="checkbox"/> White Collar Professional	<p>This category applies to you if you can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I earn over \$100,000 per annum</li> <li>– I have a university qualification directly related to my occupation</li> <li>– I work in a clerical or sedentary business environment where I don't perform any manual or physical work</li> </ul> <p><b>Tip:</b> If you are a white collar worker but you do not earn a minimum of 100,000 p.a. or you do not have a degree related to your employment, you may find <b>White Collar and Other Non-Manual Worker</b> more suited to your situation.</p>	<p>Accountant Architect Business Analyst/ Consultant Computer Programmer Executive Financial Advisor Human Resources Manager Lecturer Manager/Managing Director</p>
<input type="checkbox"/> Medical Specialist	<p>This category applies to those who specialise in the medical profession who can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I earn over \$100,000 per annum</li> <li>– I have a university qualification directly related to my occupation</li> <li>– I do not perform any manual or physical work</li> </ul> <p><b>Tip:</b> If you specialise in the medical profession but you do not earn a minimum of \$100,000 p.a. or you do not have a degree related to your occupation, you may find <b>White Collar and Other Non-Manual Worker</b> more suited to your situation.</p>	<p>Anaesthetist General Practitioner (GP) Orthodontist Psychiatrist Psychologist Radiologist Surgeon</p>
<input type="checkbox"/> Legal Specialist	<p>This category applies to those who specialise in the legal field who can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I earn over \$100,000 per annum</li> <li>– I have a university qualification directly related to my employment in the legal profession</li> <li>– I work in a clerical/sedentary business environment and do not perform any manual or physical labour</li> </ul> <p><b>Tip:</b> If you specialise in the legal profession but you do not earn a minimum of \$100,000 p.a. or you do not have a degree related to your employment, you may find <b>White Collar and Other Non-Manual Worker</b> are more suited to your situation.</p>	<p>Barrister Magistrate Solicitor Lawyer QC (Queen's Counsel)</p>
<input type="checkbox"/> White Collar	<p>This category applies if you are a white collar sedentary worker who does <b>no physical work</b>; <b>OR</b> You can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I'm required to perform some light physical work</li> <li>– I have a university qualification</li> <li>– I work exclusively indoors</li> </ul> <p><b>Tip:</b> If you perform some light physical work but do not have a university qualification (but rather a trade or industry qualification), please see <b>Light Manual - Trade or Industry Qualified</b>.</p>	<p>Administrative Assistant/ Clerical Business Analyst Call Centre Agent Graphic Designer Personal Assistant Web Developer Acupuncturist Osteopath/Physiotherapist Podiatrist Veterinarian - large animals</p>
<input type="checkbox"/> Other Non Manual Worker	<p>Select this category if you don't perform manual or physical work AND your job isn't necessarily limited to an office</p>	<p>Journalist Lab Technician Property Manager Real Estate Agent Retail / Sale / Salesperson Surveyor Teacher</p>
<input type="checkbox"/> Light Manual - Trade or Industry Qualified	<p>Select this category if you are trade or industry qualified, performing some light manual / physical work AND You can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I do not work at heights above 15 metres</li> <li>– I do not work underground</li> <li>– I do not work with explosives or hazardous chemicals</li> <li>– I do not work overseas or offshore</li> </ul>	<p>Beautician Foreman / Supervisor Hairdresser Licensed Electrician Mechanic Nurse</p>

Occupation	Description of Occupation Categories	Examples of Occupations
<input type="checkbox"/> Manual Labour	Select this category if you are skilled or semi-skilled in manual work and can say yes to <b>ALL of the following</b> : – I do not work at heights above 15 metres – I do not work underground – I do not work with explosives or hazardous chemicals – I do not work overseas or offshore <b>Tip:</b> If you perform manual labour but you do not have a qualification, you may find the Extra Consideration Occupation category is more suited to your situation.	Bricklayer Panel Beater Builder Concreter Courier – car/van Plasterer Stone Mason Suburban driver - eg. Bus, Courier, Taxi, Truck (except Tow Truck) Tiler
<input type="checkbox"/> Extra Consideration Occupation	Select this category if you can say yes to <b>ANY of the following</b> : – I am unskilled manual worker – I am an actor, singer, entertainer, musician, disc jockey – I am in the adult entertainment industry – I am a professional sportsperson – I am in the armed services – I work at heights above 15 metre – I work underground – I work with explosives or hazardous chemicals – I work overseas or offshore	Broadcaster Courier – motor or pushbike Diving Instructor/Diver Exotic Dancer Labourer Scaffolder Shot Blaster Tow Truck Driver Trades Assistant/Labourer Tree Surgeon Window Cleaner
<input type="checkbox"/> Not Working Full Time	Select this category if you can say yes to <b>ANY of the following</b> : – On average I work less than 20 hours per week – I am unemployed – I am a full time student – I perform home duties full time	Full time student Home duties full time Unemployed

## Declaration

I agree that:

- The original application form for this policy, as varied by this application and the Brief Personal Statement (Statement), shall form the basis of the contract with TAL Life for an alteration to this policy.
- If this application is accepted, acceptance will be based on the truth of the answers made in the Statement.

I understand I have a duty to take reasonable care not to make a misrepresentation to the insurer before entering into a contract of insurance, and extending or making changes to existing insurance. I also understand that if this duty is not met it can have serious impacts on my insurance.

I have understood all the questions in this form and declare that the statements made in this Statement are true and complete and agree that

they shall form part of the application for insurance and shall be relied upon by TAL Life in deciding whether to accept an alteration including the premiums and terms to offer.

To the extent that if the answers are not in my own handwriting they have been checked by me and I certify that they are correct to the best of my knowledge.

I have read and understood the TAL Life Privacy Statement.

I consent to TAL Life using my personal information for the purposes outlined in that privacy statement and to TAL Life disclosing my personal information to (and obtaining information from) other parties including the parties mentioned in that statement, for the disclosed purposes.

I understand that the insurance application, where applied for, will not become effective until my application is accepted by the insurer in writing.

Signature of the person whose life is to be insured

Date

Name

**Please return this form to Life Customer Service:**

**Fax: 1300 766 833**

**Email: customerservice@suncorplifeinsurance.com.au**

**Mail: GPO Box 68, Sydney NSW 2001**

**If you have any queries, please call us on 1800 604 946.**