

Suncorp MyStyle Life Insurance Death Cover Future Life Event Changes Application Form

This Future Life Event Changes Application Form allows you, as the policy owner, to increase the sum insured of your Death Cover by \$100,000 without providing any medical information. You can apply for an increase if you are under the age of 60 and:

- this is your 2nd policy anniversary; or
- one of the following events occurred between the current policy anniversary and your last policy anniversary.

Lifestyle events are:

- you married
- you or your partner gave birth to or adopted a child
- your child started high school for the first time
- you purchased a home
- your spouse passed away

Your application must be made within 90 days of your policy anniversary immediately following the lifestyle event and will be offered on the same terms as your original insurance with us.

To increase your Death Cover sum insured by \$100,000 under the Future Life Event Changes, please complete the following.

Policy Owner Details

Policy number	<input type="text"/>		
Title	<input type="text"/>		
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Address	<input type="text"/>		
		State	Postcode

About this application

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, and reinstating 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 the insurer later investigates whether the information given to them was true. For example, they may do this when a claim is made.

Your Lifestyle Event

Please indicate which event has occurred:

My second policy anniversary

I married

Date of marriage

Spouse's full name

My partner or I gave birth to or adopted a child

Child's full name

Child's date of birth

If adopted - the date of adoption

My child started high school for the first time

Child's full name

High school that this child is attending

Date that this child commenced high school

I purchased a home

Property settlement date

Address of purchased property

State

Postcode

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My spouse passed away

Full name of deceased spouse

Date of birth of deceased spouse

Date of death of deceased spouse

Once we accept your application, we will confirm your increased sum insured in writing and we will advise you of your new premium.

Please note:

- You can only increase your sum insured using this benefit 5 times over the life of the policy.
- The maximum we will pay across all Suncorp MyStyle Life Insurance policies issued by us for the same insured person is \$2,000,000 (plus indexation). This means that if your current sum insured is \$2,000,000 you have reached the maximum sum insured and any application for increase will not be accepted.
- 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.

I declare that the answers made on this Future Life Event Changes form are true and complete and shall be relied upon by the insurer in deciding whether to accept the increase. I have not made any false or misleading statements.

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 understand:

- the information requested is required to enable the insurer to assess my entitlement for the Future Life Event Changes under my policy;
- that if I do not give the information requested in this form, my increase may not be accepted;
- that in the event of a claim being made, further evidence of my lifestyle event may be required;
- that the increase will not become effective until my application is accepted by the insurer in writing.

Your signature

Date

Print full name