

Reduce or Cancel Your Insurance Cover



Child Care Super will reduce or cancel your Death, Total and Permanent Disablement (TPD) and/or Income Protection (IP) cover in accordance with your request in this form.

Before reducing or cancelling your Child Care Super cover and replacing it with cover from another insurer, you should wait until your other cover has been accepted.

Once your cover is reduced or cancelled, it cannot be reinstated without Child Care Super's Insurer's acceptance. You will be required to provide information about your health and lifestyle, and may be required to undergo medical tests and examinations.

What you need to do

Complete this form and return it to **Child Care Super, GPO Box 2788 Melbourne VIC 3001.**

1. Personal details (please complete all sections in block letters)

Child Care Super Member no.																			
Title	Dr	<input type="checkbox"/>	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Other								
Surname																			
Given name(s)																			
Preferred name											Date of birth	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
Phone no. (home)	(<input type="text"/>	<input type="text"/>)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Mobile phone no.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone no. (work)	(<input type="text"/>	<input type="text"/>)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>								
Email																			
Residential address																			
Street no.					Street name														
Suburb											State	<input type="text"/>	Postcode						
Postal address (if different to Residential address)																			
Street no. / PO Box					Street name														
Suburb											State	<input type="text"/>	Postcode						

2. Is your Occupational Classification up to date?

Occupational Classifications – Standard, White Collar and Professional – will determine how much you pay for cover. It is essential we have your correct Occupational Classification on record so you pay the right amount.

Contact Child Care Super to find out the Occupational Classification we have on record for you. To update your Occupational Classification, complete the *Update Your Occupational Classification* form available on our website.

3. Reduce your Death, TPD or IP cover

Before reducing your cover, you need to know whether you have Unitised cover or Fixed cover and, for changes to IP cover, whether it has a maximum Benefit Period of 5 years or to age 65. You can find this out by checking your last statement, viewing your insurance online or by calling Child Care Super.

Choose which of the following two options applies to you (A or B). Tick the cover type you want to reduce, then insert either the dollar value or the number of units of cover you wish to retain.

A. I have Unitised cover and want to reduce my:

- ☐ Death (including Terminal Illness) cover to \$ (rounded down to the nearest whole unit) **OR** units
- ☐ TPD cover* to \$ (rounded down to the nearest whole unit) **OR** units
- ☐ IP cover for a maximum of 5 years to units

Continued over

3. Reduce your Death, TPD or IP cover (continued)

OR

B. I have Fixed cover and want to reduce my

☐ Death (including Terminal Illness) cover to \$
☐ TPD cover* to \$
☐ IP cover payable up to age 65 to units

* If the amount of your TPD cover exceeds Death cover, then your TPD cover will be capped at the Death cover amount.

4. Cancel your Death, TPD or IP cover

I want to cancel my:

- ☐ Death cover (cancelling death will also cancel your Terminal Illness and TPD cover)
- ☐ TPD cover
- ☐ IP cover

If we receive your request to cancel cover within 60 days of your cover commencing, then:

- we will cancel the cover, backdated to the date your cover commenced
- we will refund the insurance costs (including premiums) to your Child Care Super account, and
- you will not be entitled to make a claim under the cancelled cover (including for the 60 days).

Important note: This applies to Default cover, and any cover obtained by you on application to the Insurer. A cancellation request received within 60 days of cover commencing will always have backdated effect.

5. Declaration

- I hereby declare that to the best of my knowledge all information provided in this form is true and correct and no information has been withheld.
- I understand that if I later apply for Death, TPD or IP cover, that cover will be subject to the conditions of the policies and underwriting and acceptance by MetLife. It will involve me answering questions about my health and lifestyle, and may require me to undergo medical tests and examinations.
- I understand that reducing or cancelling any Default cover means that I will not be entitled to Insurance Boost for that type of cover.
- From the date that Guild Super's Insurer accepts this fully completed form (or from the date cover commenced, if my request is received by the Trustee within 60 days of cover commencing), I will no longer be covered for any insurance that I have chosen to cancel or for the amount of cover I have chosen to be reduced.
- I agree to be bound by the insurance policies between MetLife and the Trustee, which govern the terms of the insurance.
- I have read and understood the *Product Disclosure Statement (PDS)* including the *Insurance Guide*.
- I understand that if my Guild Super account has not received any contributions or other amounts for a continuous period of 16 months (*inactive*), superannuation legislation will prohibit Child Care Super from providing me with insurance cover unless I make an appropriate election (*election*).
- I understand Child Care Super will not be permitted to provide insurance cover until I have an account balance of at least \$6,000 (*low balance*) and I am at least 25 years of age, unless I make an appropriate *election*.
- I direct Child Care Super to accept this application as an election to be provided with insurance cover even if my account is inactive, has a *low balance* or I am under 25 years of age.
- I understand this *election* will apply to all insurance cover through my account, including any cover for Death, Total and Permanent Disablement and Income Protection that I already hold in my account and that I am applying for by this application.
- I understand this *election* will continue to apply to my insurance cover, unless and until it is withdrawn by me in writing. I understand that I can withdraw my election at any time.
- I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting Child Care Super.

Signature

X

Date

 / /

Next steps

Send completed form to: **Child Care Super: GPO Box 2788 Melbourne VIC 3001**

Need help?

Please call Child Care Super on **1800 060 215** from 8am to 7pm (AEST) Monday to Friday.

Issued by Guild Trustee Services Pty Limited ABN 84 068 826 728 AFS Licence No. 233815 RSE Licence No. L0000611 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper and Child Care Super) MySuper Authorisation No. 22599554834526. Child Care Super insurance is provided by MetLife Insurance Limited, ABN 75 004 274 882 AFS Licence No. 238096.

We collect your personal information for purposes as detailed in the Privacy Statement and Privacy Policy which you can access at childcaresuper.com.au/privacy. Call Child Care Super on **1800 060 215** to access or update the personal information we hold about you.

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