



## 2 DETAILS OF LIFE EVENT

Please indicate below which **ONE** life event you are applying for:

Event Type	You will need to provide a <b>CERTIFIED copy</b> <sup>1</sup> of the following document(s):
<input type="checkbox"/> Marriage	Marriage certificate
<input type="checkbox"/> Birth or adoption of a child <sup>2</sup>	Birth certificate OR adoption documentation
<input type="checkbox"/> Mortgage of your primary residence for the purpose of purchasing the residence	Stamped front page of the 'contract of sale' AND letter on bank letterhead detailing the loan arrangement
<input type="checkbox"/> Child's first day at primary or secondary school	Letter on the school letterhead confirming the name of the student, the school start date and whether your child is starting primary school or secondary school (Year 7)
<input type="checkbox"/> Divorce	Decree Nisi/Absolute OR Certificate of Divorce
<input type="checkbox"/> Death of a spouse	Death certificate

What date did the life event occur?

dd/mm/yyyy

(Note: To be eligible under life events cover, we must receive this completed form and a certified copy of the relevant document **within 120 days** of the life event occurring).

## 3 AMOUNT OF ADDITIONAL COVER

How much **additional** insurance cover are you applying for under this life event (ie on top of your existing cover)?

▶ \$

This amount cannot exceed 100% of your existing cover OR \$250,000 (whichever is the lesser amount). If approved the increased cover will be provided as a fixed dollar amount.

## 4 DECLARATION

I declare that:

- I have read and understood the insurance information in the current Product Disclosure Statement (PDS) and Insurance information booklet.
- I have read the Duty of Disclosure section of this form below.
- I confirm that all statements and declarations given by me are true and correct and I have not withheld any information that may affect any decision to provide insurance.
- I understand that if I do not provide all requested information, my application will not be processed until such time that all information is received.
- I understand that any increased cover will not commence until I am notified by the fund in writing.
- I acknowledge that the answers I have provided will form the basis of the contract of insurance.
- I understand if my application is accepted the increased cover will be on the same terms and rates as my existing cover. And any exclusions or loadings that apply on my existing cover will also apply on the increased cover.
- I have read the Privacy collection statement and agree with how Colonial First State will use my personal information. The privacy statement is available at [www.colonialfirststate.com.au](http://www.colonialfirststate.com.au)

1 To be a 'certified copy', one of the following people must state on the copy of the original document that "I certify that I have sighted the original document and this is a true copy of it". The certifier must also include their full name, title, registration number (where applicable) and be signed and dated. Additional certification options are available from our 'Certification of documents – list of prescribed persons' form at [colonialfirststate.com.au/prospects/FS4523.pdf](http://colonialfirststate.com.au/prospects/FS4523.pdf).

- |                        |                  |                           |                        |
|------------------------|------------------|---------------------------|------------------------|
| • Legal practitioner   | • Notary public  | • Veterinary practitioner | • Member of Parliament |
| • Justice of the Peace | • Police officer | • Pharmacist              | • Minister of religion |
| • Magistrate           | • Dentist        | • Accountant              | • Medical practitioner |

2 Excluding a stepchild or becoming a legal guardian.

## DUTY OF DISCLOSURE

### Your duty of disclosure

Before a person enters into a life insurance contract in respect of their life or the life of another person, they have a duty to tell the insurer anything that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty of disclosure until the insurance is provided.

The person who has entered into the contract has the same duty before they extend, vary or reinstate the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk of the insurance, or
- is common knowledge, or
- the insurer knows or should know as an insurer, or
- the insurer waives the duty to tell the insurer about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to comply with their duty of disclosure.

### Original signature of member

Date signed

### If the person entering into the contract does not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything they are required to, and the insurer would not have provided the insurance if they had been told, the insurer may avoid the contract within three years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person entering the contract had told the insurer everything they should have. However, if the contract has a surrender value or provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the person entering the contract had told the insurer everything they should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it had never existed.

Print name

  

**Please ensure the certified documents requested in section 2 are attached BEFORE sending this form to us.**

Please send the completed form to:

Colonial First State  
Reply Paid 27, Sydney NSW 2001