

## Insurance cover opt-out

One of HESTA for Mercy's most important benefits is our comprehensive insurance cover. With premiums deducted from your account with no commissions, this cover is an efficient way to provide financial protection for you and your family.

However, if you don't want your standard cover package to be provided to you automatically when you become eligible, you can elect to opt-out.

### Your Standard Cover

Subject to eligibility conditions, if you join HESTA for Mercy within 120 days of starting with a core participating employer, you are eligible for your Standard Cover.

Standard Cover will commence automatically from the date you are eligible for cover and meet all of the following criteria:

- your account balance has reached \$6,000
- you are aged 25 or over
- you are employed by a Core Participating Employer; and
- your account is not inactive (i.e. it has received a contribution or rollover within the prior 16 months)

Your Standard Cover includes:

- **Death cover** – provides a lump sum benefit where your Standard Cover increases in the years where the loss of your income would generally have a significant impact on your dependants and reduces as you get closer to retirement.
- **Disability benefits** – a monthly Income Protection benefit with an up to 2 year benefit period and a 60 day waiting period to help you and your family meet ongoing living expenses if you're unable to work for a period of time; and - a lump sum Total & Permanent Disablement benefit which can help you and your family meet the costs associated with your permanent disability.

For more information about your Standard Cover, read our *Insurance options guide* that you can find at [hestaformercy.com.au](https://hestaformercy.com.au)

### Don't want Standard Cover to be provided automatically?

If you don't want Standard Cover to be provided to you automatically when you become eligible, simply complete and return the attached Insurance cover opt-out form. We'll then update our records to make sure that cover is not automatically provided on your HESTA for Mercy account.

You can still apply to add insurance to your account later if you wish, your application will just be subject to assessment and approval by the insurer.

## contact us

1300 368 891 | [Email form to information@hestaformercy.com.au](mailto:information@hestaformercy.com.au) or mail to: PO Box 8334, Woolloongabba QLD 4102



# Insurance cover opt-out

## COMPLETE SHADED SECTIONS

Please complete in **BLOCK LETTERS** using a **BLACK** or **BLUE** pen and ensure it is signed and dated.  
Use this form to opt-out of automatically receiving your Standard Cover.

**!** **IMPORTANT:** Complete ALL details. This is needed to validate your identity and get in touch if we have any questions.

### 1. Your personal details

Member Number	Your name (First name and surname)		
<input type="text"/>	<input type="text"/>		
Date of birth	Mobile or daytime telephone		
<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>	<input type="text"/>		
Address			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email			
<input type="text"/>			

### 2. Opt-out of automatically receiving your Standard Cover

You're automatically allocated Standard Cover which includes Death, Total & Permanent Disablement and Income Protection cover when you satisfy eligibility requirements.

To opt-out of having automatic Standard Cover, tick the box below.

I do not want automatic Standard Cover which includes Death, Total & Permanent Disablement and Income Protection cover to be applied to my account.

### 3. Authorisation – Read, sign and date

I confirm that I wish to opt-out of my Standard Cover, I acknowledge by signing this form;

- No Insurance cover will automatically be added to my account.
- Any future application for cover will be subject to assessment and approval by the insurer.
- This request replaces any previous instruction by me. I have received or had the opportunity of reading the relevant terms and conditions within the policy documents issued by the Fund's insurer (which can be obtained on request).
- I have read and understood HESTA's Privacy Collection Statement which is available at [hestaformercy.com.au/privacy](https://hestaformercy.com.au/privacy) or by calling 1300 368 891 and accept that the information on this form is true and correct to the best of my knowledge and belief. I consent to my personal information being collected and used by the Trustee for the ongoing administration of my membership by the fund administrator and other service providers.
- I acknowledge the Trustee of HESTA recommends that, before I sign this form, I have read and understood the *Product Disclosure Statement* and the *Insurance options guide* available at [hestaformercy.com.au/pds](https://hestaformercy.com.au/pds) or by calling 1300 368 891.

Your signature

Date

 /  / 

### Return your completed form

Scan and email all requirements to [information@hestaformercy.com.au](mailto:information@hestaformercy.com.au) or mail it to HESTA for Mercy, PO Box 8334, Woolloongabba QLD 4102 or drop it off in person to Potter Building, Ground Floor, Mater South Brisbane campus

**contact us** 1300 368 891 | **Email form to [information@hestaformercy.com.au](mailto:information@hestaformercy.com.au) or mail to: PO Box 8334, Woolloongabba QLD 4102**