

MAP Super Plan Insurance Cover Questions & Answers

The following questions are intended to assist you in understanding the insurance cover that is provided under the MAP Superannuation Plan. Any cover you may have in the Plan is always subject to the terms and conditions of the insurance policy owned by the Plan and under which your cover is insured by the Plan.

What type of insurance cover is provided by MAP?

You may have either death cover only, or death and total and permanent disablement (TPD) cover. The TPD cover can be for an amount equal to, or less than the death cover sum insured, but cannot exceed it.

When is the death cover sum insured paid?

The death cover sum insured will be paid in the event of your death occurring whilst you are an insured member of the Plan (see questions "When does cover commence?" and "When does cover cease?").

What does Total and Permanent Disablement (TPD) mean?

The meaning of Total and Permanent Disablement as it applies to your insurance is dependent on the number of hours that you are working in the six months prior to becoming totally and permanently disabled.

If you are Gainfully Employed for an average of at least 15 hours per week for six (6) months prior to the date of disablement, Total and Permanent Disablement shall have the following meaning:

1. TPD means you are suffering the loss of two limbs or the sight of both eyes or the loss of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot), or
2. You have been absent from your Occupation through Injury or Illness for six (6) consecutive months and having provided proof to the Insurer's satisfaction that you are incapacitated to such an extent as to render you unable ever again to engage in or work for reward in any occupation or work in which you are reasonably capable of performing by reason of education, training or experience.

If you are not Gainfully Employed for an average of at least 15 hours per week for six (6) months prior to the date of disablement, Total and Permanent Disablement shall have the following meaning:

1. TPD means you are suffering the loss of two limbs or the sight of both eyes or the loss of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot), or
2. You are constantly and permanently unable to perform at least two (2) of the Activities of Daily Living without the physical assistance of someone else.

If you can perform the activity on your own by using special equipment you will not be considered as being unable to perform that activity.

The Activities of Daily Living are:

1. Bathing and showering
2. Dressing and undressing
3. Eating and drinking
4. Maintaining continence with a reasonable level of personal hygiene
5. Getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or walking aids.

Gainfully Employed means being employed or self-employed for income or reward in any business, trade, profession, vocation, calling or employment on a permanent or a permanent part-time basis.

Occupation means your principle employment or activity from which you derive an Income.

Will cover apply to medical conditions that exist prior to the insurance commencing?

No, pre-existing conditions are excluded under the policy.

What are the exclusions that apply to insurance cover?

The standard exclusions under the policy are:

1. **War or service in the armed forces**
No Benefit will be paid under the Policy if the event giving rise to the claim is caused directly or indirectly by War or your service in the armed forces of any country, while insured under this policy.
2. **Pre-existing conditions**
A Benefit will not be paid if the claim results directly or indirectly from a Pre-existing Condition, unless the insurer agrees otherwise. Pre-existing condition means an illness or injury for which symptoms existed that would cause a reasonable and prudent person to seek diagnosis, care or treatment from a registered doctor or for which medical advice or treatment was recommended by, or received from, a registered doctor, prior to commencement of cover.

Please also see the question "When does Death by Accident cover apply?" for the exclusions that apply specifically to that cover.

Is the cover applicable world wide?

Subject to the terms of the policy, cover will apply 7 days a week worldwide. However, you will not be covered while in a country whereby the Department of Foreign Affairs and Trade (DFAT) website (www.smarttraveller.gov.au) had advised not to travel, or advised to reconsider your need to travel. Cover will cease from the time that you enter any so-mentioned country by crossing its immigration boundaries, and will recommence upon crossing the immigration boundaries and exiting that country, if that country was so named upon your departure from Australia.

What is the maximum cover that can be arranged?

You may apply for up to \$2,000,000 of cover. In order to do so, you will be asked to provide evidence of health which will include completion of a Personal Health Statement and may also include blood tests and medical examination by a doctor. The actual requirements will depend on your age and the level of cover requested and will be confirmed for you on request. The insurer reserves the right to request further health evidence as it reasonably believes necessary in order to process your application.

How are premiums calculated?

Premiums are calculated each year with reference to your age, your gender, your sum insured and the table of rates contained in the current Product Disclosure Statement. If you have been advised of an additional loading that is applicable to your cover, then this will also be applied. The cost of the insurance is deducted from your superannuation account.

When does cover commence?

You are eligible for cover if you are a member of MAP Superannuation Plan and either, regular contributions of an annual amount in excess of the insurance premium are being made to the Plan or, your account balance in the plan exceeds \$5,000.

If you first join the plan after 30 April 2006 and you are eligible for cover, then cover is automatically provided to you on joining, unless you request not to have cover.

If you were a member of the plan at 30 April 2006 and you had not previously applied for cover, then your cover commenced on 1 May 2006 unless either, you were not eligible for cover at that date, or you requested not to have cover.

If you were a member of the plan at 30 April 2006 and you had previously been accepted for cover, then any increase in that cover up to \$500,000, if requested by you as part of the new insurance offering, would have been effective as at 1 May 2006 and included any restrictions or special conditions that applied to your original cover.

If you apply for cover after having previously declined it or at a date other than when you first join the plan, or if you apply for an increase in cover, then that new cover will commence only when advised to you in writing.

When does Death by Accident cover apply?

If you are required to provide evidence of health in order to be provided cover or in respect of an application for increased cover, you may be provided with Death By Accident cover. The Death by Accident cover shall commence when the insurer receives your properly completed Personal Health Statement.

The cover is provided in the event of an Accident which results in your death, for the amount of the Benefit that is subject to assessment of health evidence, or up to a maximum amount of \$1,000,000, including any death cover that you already have and that is not subject to assessment.

Accident means the occurrence of an injury that can be proved to have been caused directly and solely by some violent, external and visible means, subsequently causing death or TPD.

1. Accident shall specifically exclude death or TPD: arising out of, or contributed to in any way by, any Pre-existing Condition, illness, disease, Injury, gradual physical or mental deformity, or infirmity known to you at the effective date of their cover under this policy; or
2. Arising where you deliberately assumed the risk, irrespective of whether you intended or contemplated the results of your actions.

Where there is any doubt as to the cause of the death or TPD sustained as a result of an accident, the cause will be considered to have been as a result of an illness.

Death by Accident Benefit ceases on the first to occur of:

1. ninety (90) days after the date the Death by Accident Benefit commenced;
2. the insurer completes the assessment of the application for cover and accepts, limits, defers, applies special conditions or declines the cover;
3. you withdraw your application for cover or you cease to be a member;
4. you reach age 70;
5. your death;
6. when a Death by Accident Benefit is paid to you; or
7. the Policy terminates.

When does cover cease?

Your cover will cease on the first to occur of the following:

1. you reach the Maximum Insurable Age, which is age 65 in respect of Total & Permanent Disablement (TPD) cover and age 70 in respect of death cover;
2. you commence active duty with the armed force of any country (this does not include regular activities of the Navy/Army/Air Force Reserves);
3. your death;
4. you are paid a TPD Benefit;
5. in respect of Terminal Illness cover, you reach age 70, you die, or the Terminal Illness Benefit is paid, whichever occurs first;
6. you cease to be a member of the MAP Superannuation Plan, or on any Due Date, if your account balance is less than \$5,000 and contributions received by MAP Superannuation Plan in the previous 12 months are insufficient to pay the premium due in respect of you; or
7. 30 days or more after the Due Date for payment of a premium if that premium or instalment of premium has not been paid. MAP pays the annual premium on behalf of members on 1 April each year to ensure your cover does not cease. Therefore, provided your account balance has sufficient funds, your insurance will be deemed to be paid. MAP will notify you before 1 April if your account balance is insufficient to cover your annual insurance premium.

For cessation of Death by Accident cover, see the question "When does Death by Accident cover apply".

