

# Essential Super

Reinstatement of insurance cover

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Print form

**Colonial**  
**First State**

Please phone us on 13 4074 with any enquiries.

Please complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**. Start at the left of each answer space and leave a gap between words.

Use this form to reinstate your insurance cover if we have cancelled your insurance cover because we didn't receive a contribution or rollover to your super account for a continuous period of 16 months. The reinstatement form must be received by Colonial First State within 90 days of insurance cancellation.

If your account has not received a contribution or rollover in the last 16 continuous months, we cannot reinstate your cover without an election. We have included an election in this reinstatement form.

## 1 Personal details

Essential Super account number

**0 6 7 9 7 9**

If you do not know your account number, please fill in your details below.

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name(s)

Surname

Date of birth\*

DD/MM/YYYY

Postal address

Unit number Street number Street name

Suburb State Postcode

Country

Avanteos Investments Limited ABN 20 096 259 979 (referred to as Colonial First State or the Trustee) is the Trustee of Essential Super ABN 56 601 925 435.

Insurance cover is provided by AIA Australia Limited ABN 79 004 837 861 under policies issued to the Trustee. 30532/FS7964/1024

Essential Super is distributed by Commonwealth Bank of Australia



## 2 Reinstatement of insurance cover and election to keep your insurance cover

### A Reinstatement of insurance

I instruct the trustee to reinstate the insurance cover that I held in my account.

I understand that:

- 'reinstatement' of insurance cover means that my insurance cover will be treated as if it had never been cancelled
- my insurance cover will be reinstated, as long as:
  - the trustee receives this form within 90 days of my cover being cancelled
  - there is enough money in my account to pay the premiums since the date my insurance cover was cancelled
- if my cover is reinstated:
  - premiums will be deducted from my account to pay for insurance cover (which will be backdated to the date that my cover was cancelled)
  - I will be eligible to claim for any insured event that has occurred since the date my cover was cancelled, subject to the terms of the insurance policy

### B Election to keep insurance on an inactive superannuation account

I elect to keep the insurance cover in my superannuation account even if no contribution or rollover is received in my account for a continuous period of 16 months or more.

I understand that:

- this election will continue until my account is closed
- this election applies to the insurance cover that I currently hold in my superannuation account, and any other types of insurance cover that I may hold in my superannuation account in the future, including death cover, total and permanent disablement cover, and salary continuance insurance cover
- my amount of cover, and the cost of my cover, may change in accordance with the insurance policy terms
- I can cancel or reduce my cover at any time
- my cover may end in circumstances set out in the Product Disclosure Statement (for example, if there are insufficient funds in my account to pay for my insurance premiums)
- by keeping the insurance cover, future premiums will continue to be deducted from my account and may reduce my super.

**Note:** If a contribution or rollover has been received in your account after your insurance was cancelled, your cover can be reinstated without you making an election that you wish to keep cover in your account even if no contribution or rollover is received in your account for a continuous period of 16 months or more.

If this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this form unless we have already sighted it).

Signature of member

X

Print name

Date signed

DD/MM/YYYY



Please return the completed form to:

Essential Super,  
Reply Paid 86495, SYDNEY NSW 2001  
or Upload a scanned copy on NetBank.

### Bank Use only

This form should not be accepted or processed at branch.

Please mail to: Essential Super, Reply Paid 86495, Sydney NSW 2001 or contact 13 4074