



# Insurance variation

- > use this form to vary your level of death and total and permanent disability (TPD) cover and/or your income protection cover
- > variations that either increase your cover and/or reduce your waiting period are at the discretion of our insurer, AIA Australia Limited
- > before making any decisions, please read the **PSSap Product Disclosure Statement**
- > if you need help, please call **1300 725 171**.

## SECTION A Personal details

PSSap Reference Number	<input type="text"/>																
Salutation	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="text"/>																
Surname	<input type="text"/>																
Given name(s)	<input type="text"/>																
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## SECTION B Your options

Why are you using this form?

- Death and TPD cover – Complete **Section C**
- Income protection cover – Complete **Section D**
- Death and TPD cover AND income protection cover – Complete **Section C** and **Section D**

## SECTION C Varying your death and TPD cover

If you are increasing your death and TPD cover, you will need to complete and attach a **AIA personal statement** available at [www.pssap.gov.au](http://www.pssap.gov.au), or call us on **1300 725 171** for one to be emailed or posted to you. If you are increasing your cover to Maximum basic cover within 60 days of your welcome letter date you don't need to fill out a **AIA personal statement**.

You may need to give more information to the insurer before your cover is changed, and you may need to be underwritten. We will let you know if this is the case. If you choose to reduce your cover now, and later increase it, you will need to be underwritten at that time before the cover is increased.

What death and TPD cover do you currently have?

You can find out this information in **Your account** at [www.pssap.gov.au](http://www.pssap.gov.au).

Minimum basic cover

Basic cover

Maximum basic cover

Fixed cover

Amount: \$

What do you want to change to?

Minimum basic cover

Basic cover

Fixed cover

Amount of Fixed cover requested: \$

Note: you cannot choose a fixed cover amount that is lower than Minimum basic cover.

Maximum basic cover

**Important for new members:** if you are increasing your cover to Maximum basic cover within 60 days of your welcome letter date, you must tick the box below to confirm that you understand and acknowledge that you are 'at work'. If you are not 'at work' you cannot receive Maximum basic cover.

I understand and acknowledge that I am 'at work'.

**NOTE:** 'At work' means:

- > You are engaged in or are capable of performing your normal duties and work hours, without limitation or restriction due to sickness or injury on this day  
and
- > You are not in receipt of and/or entitled to, claim income support benefits from any source including workers compensation benefits, statutory transport accident and disability income benefits.

## SECTION D Varying your income protection

If you are increasing the percentage of your salary covered or shortening your waiting period, you will need to complete and attach a **AIA personal statement** available at [www.pssap.gov.au](http://www.pssap.gov.au), or call us on **1300 725 171** for one to be emailed or posted to you.

You may need to provide more information to the insurer before your cover is changed and you may need to be underwritten. We will let you know if this is the case. If you choose to reduce or opt out of your cover now, and later want to increase or reapply for it, you will need to be underwritten at that time before the cover is increased or re-issued.

What do you want to do with your income protection?

I want to change the level of my income protection to the percentage of cover, based on my salary, as indicated:

50%       75%

I want the waiting period to be:

30 days     60 days     90 days     120 days     180 days

Note: If you are increasing the percentage of your salary covered or shortening your waiting period, you will need to complete and attach a **AIA personal statement**.

I want to opt out of (cancel) my income protection.

