

# Group Income Protection Self-Employed Members Product



## Application for Insurance

- Website:** www.nesssuper.com.au
- Email:** nessadmin@nesssuper.com.au
- Freecall:** 1800 022 067

Please complete and return this form to: NESS Super, Locked Bag 20, Parramatta NSW 2124

Complete in pen using CAPITAL letters or type directly into this form and print it out.  
Use (x) to mark boxes. This request must be signed and dated.

The purpose of this form is for self-employed members who wish to opt in, to this Income Protection Insurance product.

Before completing this form, we encourage you to familiarise yourself with the rules and terms relating to NESS Super insurances, including the cost of premiums, by reading the NESS Super Personal Division Insurance Guide.

### Please return this completed form to:

Email: nessadmin@nesssuper.com.au

Post: NESS Super, Locked Bag 20, Parramatta NSW 2124

If you have any questions or require assistance with completing this form, please don't hesitate to contact us on **1800 022 067**.

### 1. Your personal details (Please complete in full)

Member number (This can be found on your Member Statement)

Date of birth (ddmmyyyy)

Male/Female

Mr/Mrs/Ms/Miss

Surname

Given names

Telephone (daytime)

Mobile

Email address

#### Residential address

Street number

Street name

Suburb/Town

State

Postcode

#### Postal address (if different to residential address)

PO Box

Suburb/Town

State

Postcode

### 2. Your business details

Your trading name

Your company name

ABN/ACN

Please turn over



## 5. Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by an authorised person (see below).

The following can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years of continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.

### Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

### Providing proof of identity

Suitable documents you can use include ONE of the following (both sides of two-sided documents must be provided):

- Current Australian Driver's license
- Valid Australian Passport
- Birth Certificate
- Proof of Age card
- Centrelink pension card
- Citizenship certificate
- Foreign passport - A current passport issued by another country, with a valid entry stamp or visa

If you have changed your name

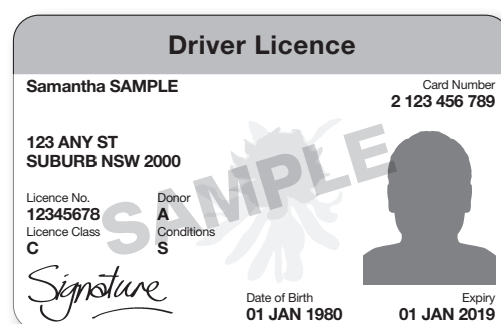
- Change of name certificate
- Marriage Certificate
- Deed poll

### Example of how to certify identification

- 1 Take a photocopy of both sides of the original document.
- 2 Take the photocopy and the original document(s) to an authorised person.
- 3 The authorised person should state on the front side of each copy: 'This is a true and correct copy of the original.'

The authorised person should write on each copy their:

- full name;
- qualification;
- registration number (if applicable);
- date; and
- signature.



*This is a true and correct copy of the original*

*Signature*

Sergeant Sam Jones  
42 Super Street, Supertown  
0123 456 789  
10 December 2011  
(02) 9876 6432

## Policy Information<sup>1</sup>

For only self-employed members who work for themselves, we are offering an Income Protection product in recognition that although SG contributions are not typically paid for these members, there remains the need to protect income in the event that a member suffers an injury or illness.

Under this new insurance, you can nominate annually an amount of income you need to protect (a \$50,000 minimum sum insured applies) and pay premiums from your super in monthly installments.

To determine the level of cover you need, you should look at the average income your business generated over the last two (2) financial years.

## Self-Employed Benefit Design

**Weekly Benefits:** Lesser of Sum Insured or Self-Employed Income as described below at point 1 (divided by 365 days and multiplied by the number of days the claim is paid).

**Maximum Benefit:** \$25,000 per Month Maximum Benefit Period: up to but not exceeding 2 years (104 weeks) (after the waiting period), and prior to the member turning 65.

**Waiting Period:** 30 consecutive days.

## Self-Employed Conditions

- Income will be based on the lesser of the sum insured elected by you or your average business income based on the last two (2) filed business tax returns in respect of the Self-Employed business before the date of disablement (or over such shorter period of self-employment);
  - Less 35% for Self-Employed members who do not have a retail store or shop location and their occupation is a Self-Employed licensed electrician, plumber, electrical engineer, air-conditioning technician, communication or cable technician within the electrotechnology industry;
  - or
  - Your average net income (business income less business expenses) for all other Self-Employed members.If the Business is in start-up and no Business tax returns have been filed, the sum insured will be limited to \$50,000.  
If you don't own all of the business, you should average your calculation based on your percentage of the last annual share of that income.
- This insurance is subject to a number of exclusions including the Pre-Existing Sickness Exclusion. This excludes cover for any sickness that you had treatment or advice for, or were aware of, prior to you being covered by the insurance and you have not ceased all treatment or advice, with the agreement of a medical practitioner, prior to the commencement or alteration of the cover. Exceptions apply in limited circumstances.
- All increases in cover are subject to the Pre-Existing Sickness Exclusion and an exclusion for any injury that occurred prior to the date of alteration.
- All Benefits will be subject to Withholding Tax.

## Self-Employed Rates

Average Business Income*	Sum Insured	Annual Premium	Monthly Premium
\$76,923.08	\$50,000	\$381.15	\$31.76
\$123,076.92	\$80,000	\$609.84	\$50.82
\$153,846.15	\$100,000	\$762.30	\$63.53
\$200,000.00	\$130,000	\$990.99	\$82.58
\$230,769.23	\$150,000	\$1,143.45	\$95.29
\$307,692.31	\$200,000	\$1,524.60	\$127.05
\$384,615.30	\$250,000	\$1,905.75	\$158.81
\$461,538.46	\$300,000	\$2,286.90	\$190.58

Cost per \$100 of sum insured per annum \$0.7623.

\* This refers to members who meet the criteria under 1. a) above.

<sup>1</sup> Refer to the NESS Super Personal Division - Insurance Guide for the terms and conditions that apply.