

AvSuper insurance

As an AvSuper member you already have access to affordable Death and Total & Permanent Disablement (TPD) and Income Protection insurance. Cover is provided 24 hours a day, 7 days a week - not just when you are at work.

Life Changes

We all know that things happen and some of those things can increase the amount of insurance you and your family needs.

From 1 July 2011, eligible AvSuper members* can increase their existing death and TPD cover every time a major life event takes place simply by completing this form – two additional units of cover is pre-approved as our way of supporting you as you move into a new stage of your life.

Send in a life changes insurance increases form within 60 days of an eligible event to increase your cover

Eligible events include becoming a parent, getting married, buying a house, getting divorced and starting a child at private secondary school.

* Please turn over to read our eligibility rules



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www.avsuper.com.au

1800 805 088

Please visit www.avsuper.com.au and read our product disclosure statement before making a decision about AvSuper (ABN 84 421 446 069, AFSL 239078)

AvSuper Life Changes Cover

If you experience an included major life event you must meet the following conditions to qualify for an automatic increase in cover:

- submit a completed life changes form within 60 days of the event
- have existing AvSuper insurance cover
- no loadings, exclusions or restrictions apply on existing cover
- have not been refused life insurance cover in the past by any insurer
- provide relevant evidence to verify the event (as indicated on the form)
- ensure all evidence is provided as a certified copy of the original
- have an AvSuper **accumulation** or **income stream** account
(members with only a defined benefit account must open an accumulation account - see page 7 of our insurance guide)
- be under 55 years

You can choose to increase your current cover by one or two units of this pre-approved cover; additional units require an application for more cover. The same terms and conditions (including premium rates) apply to the additional units as per your existing cover.

The additional cover and premiums will apply from the date AvSuper receives your completed form and certified evidence. The additional units provided under AvSuper's life changes cover are for accidents only in the first six months.

AvSuper
Calculator

Not sure how much insurance cover you need?

Try AvSuper Calculator for starters!



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