

# GIO LIFE PROTECT

## LIFESTYLE INCREASE BENEFIT APPLICATION FORM

This Lifestyle Increase Benefit application form allows you, as the policy owner, to increase the sum insured of your GIO Life Protect policy by \$100,000 without providing any medical information. You can apply for an increase if you are under the age of 60 and:

- this is your 2nd policy anniversary; or
- one of the following lifestyle events occurred between your current policy anniversary and your last policy anniversary.

Lifestyle events are:

- you married
- you or your partner gave birth to or adopted a child
- your child started high school for the first time
- you purchased a home
- your spouse passed away

Your application must be made within 30 days of your policy anniversary immediately following the lifestyle event and will be offered on the same terms as your original insurance with us.

To increase your GIO Life Protect sum insured by \$100,000 under the Lifestyle Increase Benefit, please complete the following.

### Policy owner details

Policy number

Title

Surname

Given name(s)

Address

Suburb

State

Postcode

### Your lifestyle event

Please indicate which event has occurred:

**My second policy anniversary**

**I married**

Date of marriage

Spouse's full name

**My partner or I gave birth to or adopted a child**

Child's full name

Child's date of birth

If adopted– the date of adoption



**My child started high school for the first time**

Child's full name

High school that this child is attending

Date that this child commenced high school

**I purchased a home**

Property settlement date

Address of purchased property

Suburb

State

Postcode

**My spouse passed away**

Full name of deceased spouse

Date of birth of deceased spouse

Date of death of deceased spouse

Once we accept your application, we will confirm your increased sum insured in writing and we will advise you of your new premium.

Please note:

- You can only increase your sum insured using this benefit up to the value of your original sum insured. For example, if your original sum insured was \$400,000, you can increase your sum insured using the Lifestyle Increase Benefit by an additional \$400,000 over the life of your policy.
- The maximum we will pay across all Life Protect policies issued by us for the same insured person is \$1,000,000 (plus indexation). This means that if your current sum insured is \$1,000,000 or more, you have reached the maximum sum insured and any application for increase will not be accepted.

**Declaration**

I declare that the answers made on this Lifestyle Increase Benefit form are true and complete and shall be relied upon by the insurer in deciding whether to accept the increase. I have not made any false or misleading statements.

If the answers are not in my own handwriting they have been checked by me and I certify that they are correct to the best of my knowledge.

I understand:

- the information requested is required to enable the insurer to assess my entitlement for the Lifestyle Increase Benefit under my policy;
- that if I do not give the information requested in this form, my increase may not be accepted;
- that in the event of a claim being made, further evidence of my lifestyle event may be required;
- that the increase will not become effective until my application is accepted by the insurer in writing.

Your signature

Print full name

Date