Change occupation category

July 2026

If you've changed jobs or think your current occupation category isn't right, it's easy to update it. If your application is approved, you could pay less for your cover or get more cover for the same cost.

Before you apply, take some time to read the latest insurance guide for your membership type. This will help you understand your options and how cover works. Find it at **cbussuper.com.au/forms** or call us on **1300 361 784** for a copy.

Apply online and skip the paperwork

Just log in at **cbussuper.com.au/login**, go to insurance and follow the prompts.

How it works

Your occupation category affects how much insurance cover you can get and how much you pay for it. See your insurance guide for details.

If your new category gives you more cover than you had before, and you're off work or on restricted duties because you're sick or injured when you apply, any extra cover you receive will be limited. This means you'll be covered only for injuries and illnesses that first occur after your new cover starts, until you are in active employment for 10 consecutive days.

Read your insurance guide to understand your cover

Some words used in this application (such as **senior manager or executive, annual taxable income** and **active employment**) have specific meanings. To understand them, read the relevant insurance guide at **cbussuper.com.au/insurance**.

This information is about CBUS. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if CBUS is right for you. Call **1300 361 784** or visit **cbussuper.com.au**.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (CBUS and/or CBUS Super) MySuper authorisation 75 493 363 262 473.

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

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How much cover will you get?

Changing to Manual, Non-manual, or Professional category

The number of units you have won't change. What will change is how much cover each unit provides, and how much it costs.

Changing to Electech category

If you have automatic insurance cover in your current occupation, you'll get 2 units of death cover and 2 units of TPD cover when you change to the Electech occupation category.

If you've applied for cover above what you're eligible for in your current category, when you change to Electech your units of cover will be converted. That means the dollar value of your cover when you change to Electech will be matched (and rounded up if necessary) to the next whole unit.

For more information, read your insurance guide.

Under 25 with an account balance of less than $6,000?

By law, if you're under age 25 with an account balance of less than $6,000, you aren't eligible for automatic insurance unless you tell us you want it.

Industry Super members in the Manual occupation category have an exemption to this law. So if you're changing from Manual to another occupation category, you need to tell us if you want to keep your insurance cover.

To tell us you want cover, simply complete step 3 of this form or tell us anytime at **cbussuper.com.au/want-cover**. Your cover may be limited depending on when you tell us you want it. For more information, read your insurance guide.

If you don't want cover now, any automatic cover you're eligible for won't start until your account balance reaches $6,000 and you've turned age 25. See the relevant insurance guide for more details, including when your cover may start later or be limited.

Example – Changing from Manual to Non-manual

Sam is 30 and joined his CBUS Super employer five years ago. As he's no longer doing manual work, he applies to change his occupation category. Here's how his cover will change:

Category	Old Manual cover		New Non-manual cover	
Death cover	4 units	$208,000	4 units	$477,600
TPD cover	4 units	$145,600	4 units	$477,600
IP cover[1]	15 units	$1,500 a week	15 units	$1,500 a week
Total weekly cost		**$30.73**		**$13.06**

[1] 30-day waiting period and 2-year benefit period.

Industry Super member in the Manual occupation category?

If you're under 25 or have less than $6,000 in your CBUS account, any cover you have will stop once we receive your application to change occupation category. Your cover won't restart until you turn 25 and your account balance reaches $6,000 – unless you tell us you want it earlier. Simply complete step 3 on the form or visit **cbussuper.com.au/want-cover** anytime to tell us you want cover.

Application to change occupation category

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

The duty to take reasonable care

Before you sign an insurance contract, you must tell us honestly and completely anything you know that could affect the decision to insure you. If you don't, you may get less cover or none at all if you need to make a claim. Please read the important details about your duty to take reasonable care at the end of this form, and consider the answers you've given before you sign and submit this application to us.

Read your insurance guide to understand your cover

Some words used in this application (such as **senior manager or executive, annual taxable income** and **active employment**) have specific meanings. To understand them, check the relevant insurance guide at **cbussuper.com.au/forms**.

Step 1: Provide your personal details

CBUS member number

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth D D / M M / Y Y Y Y

Gender

☐ Male ☐ Female

Given name(s)

Family name

Home phone

( )

Mobile

Email address (providing your email means you give us permission to contact you)

Residential address

Suburb/town State Postcode

Postal address (complete if different from your residential address)

Suburb/town State Postcode

What's your job?

Step 2: Choose your occupation category

Choose the occupation category below that describes your current work. We'll check your occupation category if you make a claim, so contact us if you're not sure which category applies to you.

☐ **Manual**

- You do manual or physical work, and
- You don't qualify for any other category.

☐ **Electech (Industry Super members only)**

- You're an electrical worker in a classification set out in schedule A of either the Electrical, Electronic & Communications Contracting Award 2020 or Electrical Power Industry Award 2020.

☐ **Non-manual**

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your work is in an office, and
- You don't qualify for the Professional category.

☐ **Professional**

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your work is in an office
- Your annual taxable income from your primary occupation is over $100,000 (pro-rated if part time), and
- You're a senior manager or executive, or have a university degree or higher qualification.

☐ **Skilled trades (Sole Trader IP only)**

- You do manual work or more than 20% of your work is not in an office, and
- You have any of the following qualifications relating to your work:
  - an apprenticeship
  - an Australian Recognised Trade Certificate (ARTC)
  - an OffshoreTechnical Skills Record (OTSR), or
  - a university degree.

Step 3: Tell us you want cover

If you're an Industry Super member changing to the Manual occupation category, you don't need to complete this step.

If you want to access automatic insurance cover regardless of your account balance or age, you need to let us know. If you don't tick this box, you won't be able to access automatic insurance until your account balance reaches $6,000 (and you've turned age 25). Other conditions apply.

☐ **I want automatic insurance cover**

Step 4: Sign and date this form

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984 (Cth)* there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes that occur between when you complete this application and when your cover starts might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

Your privacy is important

CBUS must comply with the Australian Privacy Principles when collecting, using, disclosing, storing, and securing personal information.

We will only share the information collected on this form with our insurer, administrator and others mentioned in the declaration section below to allow us to assess and process your application or any insurance claim you make (or someone else makes for you). We won't pass your personal information on to anyone else without your permission, unless required by law.

For full details of how we collect and disclose your personal information (and how you can access it) see the *Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** or call us on **1300 361 784** for a copy.

If you need information on how our insurer collects, handles, secures and discloses information, the TAL *Privacy Policy* is available at **tal.com.au/privacy-policy** or on request to TAL.

Declaration

I've completed this application truthfully and correctly to the best of my knowledge and I confirm and understand that:

- CBUS and its insurer will review the information on this form to assess if I'm eligible for the cover I've applied for and may carry out appropriate checks to verify my answers. This may not occur until I make a claim.
- My insurance may be affected and I may not be entitled to claim an insurance payment if my answers on this application are shown to be inaccurate or false.
- I understand that I may not receive automatic insurance cover when I change occupation categories, unless I make an election. If I don't make an election, I understand that I won't receive automatic cover until my account reaches $6,000 and I turn 25. If I make my election to receive cover more than six months after joining my first CBUS employer, I understand that I may receive limited cover.
- CBUS and its insurer may need more information about me to assess this application or any insurance claim I make (or someone else makes for me). To allow them to do this, I consent to CBUS or the insurer obtaining information about me from legal practitioners, tribunals, courts, investigators, consultants, other insurance or reinsurance companies, and my past and present employers and interpreters (if any). I may also be asked to provide medical consent.
- By signing this application, I also consent to CBUS or the insurer disclosing information about me to any of the people or organisations mentioned above if it's required to assess my application or insurance claim or to perform any of their functions.
- I've read the duty to take reasonable care and understand that if this duty is not met, this can have serious impacts on my insurance.

Sign here:

Date D D / M M / 2 0 Y Y

Upload your completed form at **cbussuper.com.au/message** or send it to **CBUS, Locked Bag 5056, PARRAMATTA NSW 2124**.
We must receive your accurately completed form within 31 days from when you signed and dated it.

CBUS, Locked Bag 5056
PARRAMATTA NSW 2124
cbussuper.com.au/message

1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday

Chat in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Locations: **cbussuper.com.au/contact**
Log in to chat to us online: **cbussuper.com.au/login**