



# Group Income Protection

For Employees

Product Disclosure Statement  
Issue Date 01 September 2011  
(updated August 2018)

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**CivilCover**   
by COVERFORCE

## About this document

This Product Disclosure Statement (PDS) contains information about CivilCover.

CivilCover is an insurance product purchased by employers and designed to provide certain benefits that complement the statutory workers compensation benefits already in place.

The purpose of this document is to give You an overview of the CivilCover terms and conditions and how CivilCover operates. You should read this document carefully before purchasing CivilCover and if You are unclear on any point You should contact Coverforce.

This document is a summary of the cover provided by CivilCover. For complete details of the cover you should read the policy issued by Hannover Life Re of Australasia Ltd (Hannover). A copy of this is available by contacting Coverforce, (contact details are shown on the back page of this PDS).

It is important to note that in the event of any inconsistency between the terms and conditions of the policy and this PDS, the relevant policy terms prevail.

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## Welcome

Welcome to CivilCover, a specifically tailored insurance product purchased by employers in the civil engineering industry in NSW for their employees.

CivilCover provides civil engineering industry employees with income protection insurance for total disability resulting from accident or sickness and also provides Workers Compensation Top-Up insurance which complements lump sum awards made under the Workers Compensation Act (NSW) 1987.



## How CivilCover works

### The CivilCover Structure

CivilCover is a group insurance product issued by Hannover to Coverforce under a single master policy. Participating employers acquire an interest in the master policy by completing an application form and paying monthly premiums. Eligible employees that are nominated by a participating employer are insured through the CivilCover master policy. CivilCover is managed and administered by Coverforce. CivilCover is not an investment product and is not designed to generate a return for any employee or employer.

### Changes To CivilCover

Coverforce, as CivilCover managers, may from time to time negotiate changes in the policy terms, scope of cover or premiums payable, including the appointment of an alternative insurer if they believe that such changes are in the best interests of those participating employers and insured employees who have purchased CivilCover. If there are any changes of this nature Coverforce will provide notice in writing to You before such changes come into effect.

## About Hannover

Hannover Life Re of Australasia Ltd (Hannover) is a specialist provider of group life and group income protection insurance to employers, superannuation funds, industry funds and master trusts in Australia.

Hannover has a proud history of being an industry leader in the provision of group risk insurance. As one of the longest standing group risk insurers in the Australian market, Hannover understands the value of long term partnership, sustainability and delivering the highest level of customer satisfaction.

From 1 July 2017, Hannover is a signatory to the Life Insurance Code of Practice (the **Code**). Further information about the Code can be found at [fsc.gov.au](http://fsc.gov.au).

### Financial strength & security

During challenging and uncertain economic times it is paramount that the insurer you select has the ability to continually pay claims. By selecting Hannover, you have the confidence in knowing that Hannover has a long term commitment to the Australian life insurance market, we are financially strong and we have the resources and capital reserves to meet present and future claims.

Hannover is a wholly-owned subsidiary of Hannover Re, one of the world's leading global life reinsurance groups. Hannover Re transacts all lines of non-life and life & health reinsurance and is present on all continents with around 2,900 staff. This places Hannover in the enviable position of having global access to insurance developments, expertise and resources which enables us to constantly deliver innovative group insurance solutions. Hannover Re globally holds total assets in excess of €63 billion and gross annual premium of €16.4 billion.

At 1 July 2017 our total annual in force premium in Australia was approximately \$1 billion. Hannover and our parent Hannover Re both enjoy a Standard & Poor's financial strength rating of AA- (very strong).

## About Coverforce

Coverforce Pty Ltd, ABN 31 067 079 261, ranks amongst the 5 largest Australian owned insurance brokers by revenue and is the market leader for group income protection insurance as an employee benefit.

Coverforce has over 17 years experience in managing group income protection plans. Coverforce holds Australian Financial Services Licence (AFSL) number 238874 which permits it to provide financial product advice and to arrange, manage and administer life insurance products such as CivilCover.

In addition to managing group plans such as CivilCover, Coverforce provides general insurance broking and risk advice to thousands of businesses across Australia. This PDS deals specifically with the financial services Coverforce provides in relation to CivilCover. If You are interested in other Coverforce products and services, please contact Coverforce at the address on the back of this PDS or visit the Coverforce website at **coverforce.com.au**.

## CivilCover Administration

CivilCover is administered by Coverforce who will:

- > arrange Your registration as a participating employer;
- > arrange the registration of Your employees;
- > collect, allocate and remit insurance premiums;
- > distribute and process all the relevant documentation necessary in arranging and administering Your insurance including but not limited to monthly premium statements, receipts for payment of premiums, distribution to You of disclosure documentation such as a PDS and a copy of the master policy;
- > provide You with specific advice regarding the master policy if requested;
- > manage and administer applications for claims;
- > manage and administer the ongoing claims process;
- > process payments for claims including the management and remittance of applicable taxes and any other statutory requirements;
- > issue PAYG summaries to claimants that have received benefits directly from Us;
- > maintain and improve the technology used to administer CivilCover; and
- > provide all necessary assistance to participating employers and insured employees.

## Important notes

The information in this PDS is current at the time of issue.

Amendments to this PDS that in the opinion of Coverforce do not adversely affect the benefits provided by CivilCover, will be advised through the CivilCover section of the Coverforce website **coverforce.com.au/civilcover**. You can obtain a paper copy of any updated information, free of charge, by contacting Coverforce.

Amendments to this PDS that in the opinion of Coverforce do not adversely affect the benefits provided by CivilCover, will be advised by Coverforce. Please send any enquiries through the Coverforce website **coverforce.com.au**.

This PDS is issued by Hannover. We are responsible for the form and content of this PDS. This PDS has been prepared without taking into account any persons' financial objectives, situations or needs. Nothing in this PDS constitutes financial product advice. Before acting on any information in this document You should consider seeking advice from an appropriately qualified specialist adviser.



## CivilCover insurance cover options & premium rates

The premium rates specified in the following tables are applicable from 1 July 2011 and are subject to change in accordance with the policy.

### Standard Cover

Benefits:

- > total disability benefit for disability resulting from an accident
- > total disability benefit for disability resulting from a sickness
- > full death cover and accidental death cover
- > 85% income replacement ratio up to a maximum \$1,600 per week
- > 30 day waiting period
- > 2 year benefit period
- > workers compensation top-up cover.

State	Total premium (per person per month)
NSW	\$100.00

### Enhanced Death Cover

Benefits:

- > death benefit paid for any cause of death \$25,000; or
- > death benefit paid for any cause of death \$50,000.

State	Death benefit (for any cause of death)	Additional premium (per person per month)
NSW	\$25,000	\$2.70
NSW	\$50,000	\$4.20

#### Note

Premium payable for enhanced death cover must be paid in conjunction with premium for standard cover as described previously within this PDS.

Enhanced death cover replaces the standard death cover provided under standard cover.

### Changing the benefits

You can change the benefits payable under CivilCover by choosing one of the options in the adjacent table.

State	Benefit change description	Total premium (per person per month)
NSW	decrease the waiting period from 30 days to 14 days	\$175
NSW	decrease the waiting period from 30 days to 21 days	\$150
NSW	increase the benefit period from 2 years to 3 years	\$135

## CivilCover Insurance Benefits explained

The following table provides an explanation of the standard benefits provided under CivilCover.

Benefit type	Description
<b>Full death cover</b>	Provides a death Benefit of \$5,000 if an insured person dies whilst covered under the policy.
<b>Accidental death cover</b>	Provides an accidental death benefit of \$20,000 on top of the full death benefit if an insured person dies while covered under CivilCover insurance as a result of an accident for which benefits are not payable under any workers compensation insurance policy.
<b>Total disability benefit</b>	<p>Provides a monthly income benefit if an insured person becomes totally disabled while covered under CivilCover due to an accident or sickness, and remains totally disabled for the 30 day waiting period (or 14 day or 21 day waiting period whichever is applicable). We will pay a benefit each month of up to 85% of the employee's pre-disability income paid as an income payment and this includes a 10% superannuation contribution payable to the insured person's nominated superannuation fund.</p> <p>The benefit amount is capped at a maximum of \$1,600 per week, and is payable while the insured person remains totally disabled for a benefit period of up to 2 years (or 3 years if applicable).</p> <p>The total disability benefit payable may be reduced by any amounts that are payable to you or the insured person under any workers compensation legislation, workers compensation policy or any other similar legislation or disability income insurance, but not social security payments.</p>
<b>Discretionary Partial Disability Benefit</b>	<p>If an insured person is considered partially disabled and returns to work in a reduced capacity and suffers a reduction in income as a result, a partial disability benefit may be payable. This benefit and the amount payable is at Our absolute discretion. If We pay this benefit, the benefit period will be reduced by the period over which this benefit is paid.</p> <p>Should We agree to pay the partial disability benefit, the maximum benefit amount We will pay would be the difference between the total disability benefit, less the income received from the reduced duties and income from other sources.</p>
<b>Recurring Disablement</b>	<p>If within six months after the date a total disability benefit payment ceases, the insured person again becomes totally disabled due to the same or a related injury or sickness, the waiting period will be waived and we will regard it as a continuation of the previous claim.</p> <p>Where total disability benefits have been paid in respect of an insured person and where total disability recurs from the same or a related cause or causes at least six (6) months after the cessation of benefit payments, We will not pay any further benefits under the policy unless, prior to the commencement of the second claim, the insured person has:</p> <ol style="list-style-type: none"> <li>returned to work for at least six (6) months working an average of at least twenty (20) hours per week over eighteen (18) weeks of the twenty four (24) weeks immediately prior to the recommencement of total disability; or</li> <li>returned to work for at least six (6) months but is in the insurer's opinion not capable, due solely to the same or related cause, of working an average of at least twenty (20) hours per week over eighteen (18) weeks of the twenty four (24) weeks immediately prior to the recommencement of total disability. In both instances where benefits are reinstated, a waiting period will be applied.</li> </ol>

## Workers compensation top-up cover explanation

You must have a NSW workers compensation insurance policy to receive workers compensation top-up cover.

Event	Benefit
<b>Death Benefit</b>	A single payment equal to 16% of the compensation paid under section 25(1) (a). This section of the Workers Compensation Act 1987 (NSW) refers to the situation where workers die leaving dependants.
<b>Permanent Injury</b>	<p>Where the permanent impairment that has resulted from the same incident has been caused by only one workers compensation injury, the benefit Hannover will pay to the insured person is equal to 125% of the total compensation subject to a maximum of:</p> <ol style="list-style-type: none"> <li>in the case of hearing loss – \$3,000 where compensation is paid under section 66 of the Workers Compensation Act 1987 (NSW); and</li> <li>in the case of back injury – \$6,000 where compensation is paid under section 66 of the Workers Compensation Act 1987 (NSW).</li> </ol> <p>Where the permanent impairment that has resulted from the same incident has been caused by more than one workers compensation injury, the benefit Hannover will pay to the insured person is equal to 81.25% (which is 65% of 125%) of the total compensation subject to a maximum of:</p> <ol style="list-style-type: none"> <li>in the case of any portion of the permanent injury benefit which is referable to hearing loss, that portion of the benefit is capped to a maximum of \$3,000 where compensation is paid under section 66 of the Workers Compensation Act 1987 (NSW); and</li> <li>in the case of any portion of the permanent injury benefit which is referable to back injury, that portion of the benefit is capped to a maximum of \$6,000 where compensation is paid under section 66 of the Workers Compensation Act 1987 (NSW).</li> </ol>

**Note:** If an insured person attempts to return to work for five days or less during the waiting period, the waiting period does not recommence. These days are simply added to the waiting period in order to determine when benefit payments begin. However, if the return to work exceeds a five day period, the waiting period recommences.

## What are the policy exclusions?

No benefit will be paid for death cover, or accident and sickness cover when:

- a. in respect of an injury or sickness which a person suffered before being admitted as an insured person;
- b. if on the date of admission as an insured person, the person was not at work; or
- c. if the insured person was claiming a benefit under any workers compensation policy, any workers compensation top-up cover or any salary continuance, income protection or disability insurance policy, or in a waiting period under any such policy or cover.

No benefit is payable under death cover or accident and sickness cover of the policy if the injury or sickness results directly or indirectly from:

- a. an intentional act or an intentional self-inflicted injury;
- b. uncomplicated pregnancy or childbirth;
- c. any psychological or mental illness or disorder of any kind;
- d. war or acts of war whether declared or not; or
- e. service in the armed forces of any national or international organisation including active service and training exercises within national or international armed reserve units.

No benefit is payable in respect of an insured person where the participating employer does not have a current workers compensation policy at the time that the injury or sickness occurred in relation to which a benefit is being claimed.

No benefit is payable while the insured person is engaged in any occupation (except where Hannover approves payment of a partial disability benefit).

## Becoming a participating employer

You become a participating employer when You send Coverforce Your completed application.

The application contains information relating to each eligible employee for whom You wish to obtain cover accompanied with the first premium or a deposit premium. Upon receipt of the completed application Coverforce will advise you in writing whether Your application is accepted.

## When does cover for Your eligible employees commence?

Cover does not commence and no liability under the policy will exist prior to the period of cover as specified in the CivilCover monthly premium statement.

Eligible employees who are employed by You on the date you are accepted as a participating employer are covered from that date. Eligible employees who commence employment after that date are covered from the date they commence employment.

In both circumstances, you must nominate the employee in writing by completing the prescribed application form, the employee must be at work on the day they are nominated to be an insured person and You must pay the corresponding premium by the due date.

Where a person is not at work cover will not commence for that person until they have resumed work and are competently and fully performing all the normal duties of their usual occupation without restriction.

Cover will commence for a person nominated by a participating employer who is on annual leave or long service leave.

## When does cover end?

All cover in respect of an insured person shall cease to apply on the earliest of:

- > the date of the participating employer's cover ceasing, as described under "What Are Your Obligations";
- > the date the insured person ceases to be covered under a workers compensation policy;
- > where the premiums have not been paid by the due date, the end of the cover period for which the last premium was received;
- > the date the insured person does not satisfy the definition of an insured person;
- > the date the insured person ceases to be employed by the participating employer, or if the person has ceased employment with a participating employer to follow other employment, 21 days after the insured person ceases to be employed by that participating employer;
- > the date that Coverforce accept an insured person's advice that his or her cover is to cease;
- > the date the insured person attains the benefit ceasing age (except in relation to benefits payable under CivilCover workers compensation top-up cover); or
- > the death of the insured person.

The insured person will also cease to be insured on the date the policy is terminated. In all cases, insurance cover for each participating employer is subject to the terms and conditions of the policy.

You may choose to cease your participation in CivilCover or You may choose to end the cover of employees who are insured persons at any time by giving written notice to Coverforce. Cover for those insured persons will end on the expiry of the cover period for which premiums have been paid.

## Eligibility criteria

You are required to nominate all eligible employees to be insured under CivilCover and make the premium payments when they fall due.

For an employee to be eligible to be covered by CivilCover they must meet the following eligibility criteria and must be at work on the date you nominate them for insurance cover.

They must be:

- > gainfully employed by You and are not suffering any injury or sickness at the time of nomination which prevents them from fully performing their usual occupation; and
- > covered by a current workers compensation insurance policy.

You must also advise Coverforce in relation to each eligible employee, the following information:

- > name;
- > date of birth;
- > address (including the State or Territory of residence); and
- > the date employment commenced or ceased with You.

On acceptance of cover, eligible employees will become insured persons of CivilCover. You must notify Coverforce of any changes to an insured person's information. You can do this by amending the information set out in Your CivilCover monthly premium statement and returning a copy to Coverforce (contact details are shown on the back page of this PDS).

## What are Your obligations?

As a participating employer, you must nominate all employees who satisfy the eligibility criteria (see section "Eligibility Criteria") and must pay all premiums due in respect of all insured persons nominated by the due date.

If You fail to satisfy the above conditions cover for an insured person(s) will cease. In addition, Coverforce will be entitled to:

- > end a participating employer's participation under the policy and the cover of the participating employer's employees that are insured persons will end on the expiry of the period of insurance for which premium has been paid; or
- > refuse to submit any claim to Us, arising under the insured person's cover or reduce any benefit payable by the amount overdue arising out of the participating employer's participation of the policy.

On the date the participating employer ceases to be a participating employer under the policy, our liability is limited to the benefits that we are paying or which are payable in respect of that insured person.

Acceptance of any premium after the due date shall not be construed as a waiver of this condition.

## How to make a claim

Benefits are payable in accordance with the terms of the policy. You must provide Us with proof to Our satisfaction of any event or condition establishing Your entitlement or any insured persons entitlement to benefits under the policy.

You must notify Coverforce immediately in writing of:

- > any accident, illness or injury suffered by any insured person lasting for more than 30 days; or
- > any other circumstances which may lead to a claim under the policy.

You and the insured person must comply with Hannover's claim requirements. All information requested should be provided to Coverforce who will forward to Us for the purpose of assessing the claim. Information which We request will include:

- > completed claim forms;
- > medical evidence and reports from treating doctors (we are entitled to have the insured employee examined by a medical practitioner or other qualified person nominated by Us at Our expense);
- > CivilCover employer statement;
- > tax file number declaration form (issued by the ATO);
- > information or records relating to the income, attendance and duties of the insured person;
- > certified copy of the death and birth certificate of the insured person (if applicable);
- > any other information we deem necessary for the purpose of assessing the claim.

You must authorise Your workers compensation insurer to supply Us with any information we require to determine any claim.

Whilst in receipt of a benefit under the policy, We may pay for the insured person to undergo a rehabilitation program, if it is deemed that the rehabilitation program will accelerate the insured person's recovery or return to employment.

## Payment of premiums

This information is important as it may impact an insured person's cover under CivilCover. Premiums are paid monthly in advance to Coverforce.

The due date and period of cover is specified in the CivilCover monthly premium statement. If premiums are not received by the due date cover for Your employees who are insured persons will cease on the expiry of the month for which the last premium was paid.

Where cover has ceased due to non-payment of premiums, You may request to reinstate cover by contacting Coverforce who will in turn advise Us. Reinstatement of cover is subject to Our requirements and approval. If We agree to reinstate cover for an eligible employee, cover will recommence effective from the date of Our approval and subject to payment of premiums from that date.

Each month Coverforce will send You a CivilCover monthly premium statement. The CivilCover monthly premium statement will generally be sent 7 days prior to the commencement of each month.

The CivilCover monthly premium statement sets out:

- > employees covered under CivilCover;
- > period of coverage;
- > type of coverage;
- > amount of premium due for the coming month;
- > the due date for payment;
- > a payment form; and
- > an adjustment form.

You must complete both the payment and adjustment forms within the CivilCover monthly premium statement. The adjustment form is where You can advise Coverforce of any employee changes. The premium You pay will depend on the number of employees You insure.

The adjustment form allows You to calculate the final monthly premium payable after adding new employees and removing terminated employees.

If You do not calculate and pay the correct premium due by the due date for payment, cover will cease and Your employees will not be covered by CivilCover.

Where You have paid premiums in full for a specific month in accordance with the CivilCover monthly premium statement, and later wish to add new employees, simply notify Coverforce of the additional employees and We will extend cover to those employees subject to premiums being paid.

Coverforce will include the adjusted premium amount in the next CivilCover monthly premium statement. Where unpaid premium amounts are not paid in full by the due date, the relevant additional employee(s) will not have insurance cover.

## Payment of benefits

Coverforce will arrange to make benefit payments on Your behalf directly to Your employees. If Coverforce are unable to make payments directly to the employee they will make the payments to You.

## Recovery of overpaid amounts

Where You or an insured person have been paid an amount under the policy which We are entitled to reduce under applicable legislation, You or the insured person will be liable to repay the full amount of any overpayment to Us.

## Premium waiver

Where an insured person with accident and sickness cover is in receipt of a total disability benefit (or partial disability benefit, paid by Us) the premium due for that period will be waived.

## Taxation

Our understanding of the current relevant taxation laws are as follows:

- > all of the premiums paid for CivilCover will be a tax deductible expense for the participating employer;
- > lump sum benefits paid out in relation to Workers Compensation Act top up benefits will not be assessable as income for the participating employer or the insured person;
- > full death cover benefits will be assessable to the participating employer however the payment of these amounts as employer death benefits will be a deduction so the tax effect is neutral; and
- > any accident or sickness income benefit paid under the policy will be assessable taxable income.

Please note this is Our general understanding and the conditions for Your particular circumstances may differ and as such You should always seek professional advice in relation to any taxation matter.

# How your total disability benefit is calculated

(two examples)

## Example 1: Workplace Injury

Below is an example of the CivilCover benefit payable to an employee who sustains a workplace injury and suffers total disablement for the duration of the CivilCover benefit period.

The employee has a pre-disability income of \$1,500.00 gross per week. In this example the workers compensation benefits reduce to \$380.00 gross per week after 6 months.

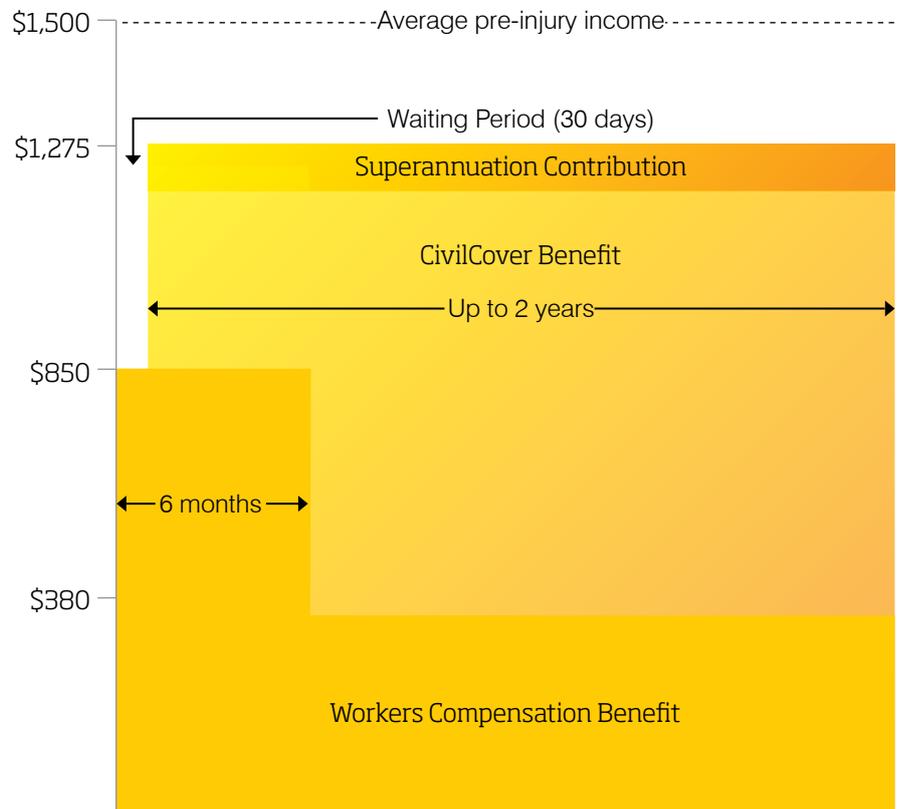
If workers compensation benefits reduce further, CivilCover benefits will increase to offset the reduction.

<b>Average pre-injury income</b>	\$1500.00 per week
<b>85% of average pre-injury income</b>	\$1275.00 per week
<b>Less workers compensation benefit</b>	\$380.00 per week
<b>Total CivilCover benefit</b>	\$895.00 per week
<b>Superannuation Contribution paid to employee's nominated superannuation fund</b>	\$89.50 per week
<b>Gross income benefit paid to employee</b>	\$805.50 per week

Benefits are calculated daily at 1/365th of the annualised benefit and are paid monthly in arrears.

Average earnings in this example are \$1500 per week.

Benefit amounts are shown gross and will be subject to PAYG tax. Coverforce will deduct PAYG tax before paying benefits. Coverforce will issue Employees with a group certificate.



**Example 2:  
Injury outside of the workplace**

Below is an example of the CivilCover benefit payable to an employee who sustains an injury outside of the workplace and suffers total disablement for the duration of the CivilCover benefit period.

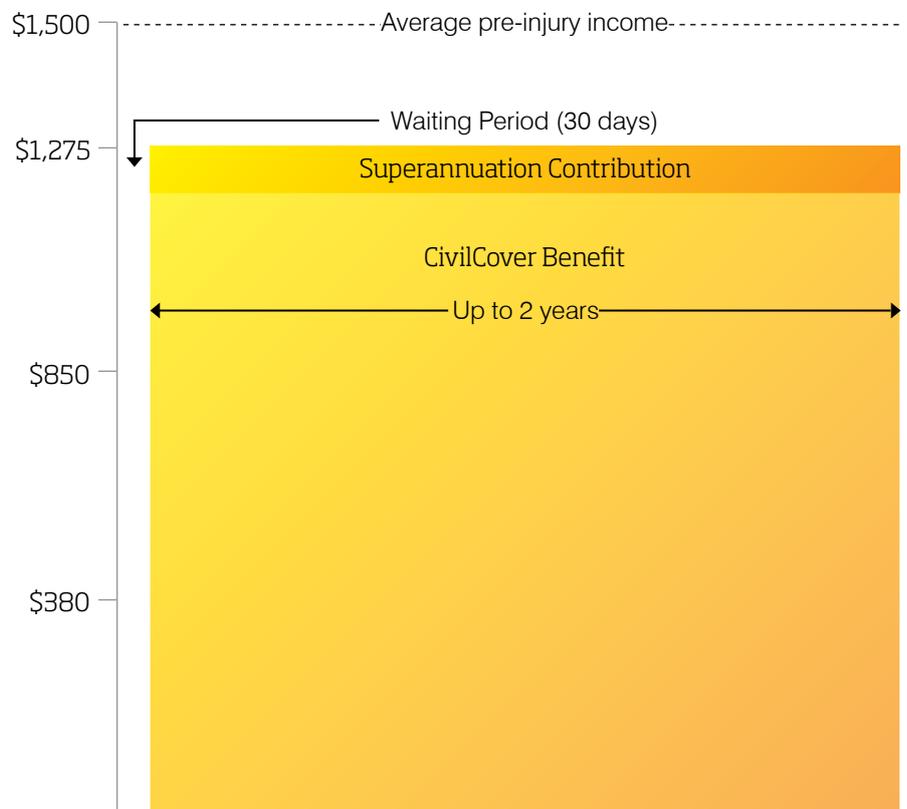
The employee has a pre-disability income of \$1,500.00 gross per week. In this example the employee does not receive workers compensation benefits.

<b>Average pre-injury income</b>	\$1500.00 per week
<b>85% of average pre-injury income</b>	\$1275.00 per week
<b>Less workers compensation benefit</b>	N/A
<b>Total CivilCover benefit</b>	\$1275.00 per week
<b>Superannuation Contribution paid to employee's nominated superannuation fund</b>	\$127.50 per week
<b>Gross income benefit paid to employee</b>	\$1147.50 per week

Benefits are calculated daily at 1/365th of the annualised benefit and are paid monthly in arrears.

Average earnings in this example are \$1500 per week.

Benefit amounts are shown gross and will be subject to PAYG tax. Coverforce will deduct PAYG tax before paying benefits. Coverforce will issue Employees with a group certificate.



## What else do I need to know?

### Risks Of CivilCover

Non-payment of premiums will result in the cancellation of Your cover (see “When Does Cover End?” on page 9, and “What Are Your Obligations?” on page 10). If Your cover is cancelled due to non-payment, Your employees will not be covered in the event of death, injury or sickness and You may inadvertently be in breach of Your enterprise bargaining agreement or other industrial contract. Neither Coverforce, or Hannover will be liable for any breaches of industrial contracts resulting from Your failure to pay premiums.

CivilCover is not an all encompassing insurance policy. There are limits to its coverage as stated within this document, limiting liability to 85% of pre-disability income, as described on page 6, of employee’s average weekly earnings, or \$1,600 a week benefit (whichever is the lesser). You or Your employees should consider whether to take out insurance cover in addition to this product.

If You fail to insure all eligible employees they will not be covered by the policy, and will not have a right to make a claim in the case of an accident or sickness.

Any non-disclosure of relevant medical or other conditions relevant to the policy, may result in the insurance policy being voided in accordance with Section 21 of the Insurance Contracts Act 1984 (Cth). Benefits are calculated daily at 1/365th of the annualised benefit and are paid monthly in arrears.

## What if I change my mind?

If You have purchased CivilCover as a retail client, You may cancel Your cover within 21 days of the date Coverforce confirm acceptance of Your application.

This is known as the cooling-off period. If You cancel the cover during the cooling-off period, We will refund premiums paid by You. To make a cancellation of cover please contact Coverforce in writing using the details shown on the back cover of this PDS.

You may not exercise Your right to cancel the cover where You have exercised another right under the policy, such as making a claim. The Corporations Act 2001 (Cth) limits Our liability to certain retail clients. Note that You will generally not be considered a retail client for the purposes of the Corporations Act 2001 (Cth) if as a business You employ 100 or more employees and You are in a business that is or includes the manufacture of goods, or 20 or more employees for all other types of business, although check with Your legal adviser.

Please note that by exercising Your cooling-off rights You may breach other agreements You may have in place, including relevant enterprise bargaining agreements. Neither Coverforce nor Hannover shall be liable for any such breach. It is strongly recommended that You seek Your own legal advice in this regard.

## How to complete the application form

When completing the application form:

- > first, ensure You have read the PDS carefully;
- > make sure You nominate all eligible employees for cover – if You need to include more employees than the space allows, add extra pages;
- > use a black pen and write in BLOCK LETTERS;
- > read, sign and date the declaration;
- > do NOT send any payments by cash.

### Who should sign the application form?

Only a person with the authority to enter into contracts on behalf of the applicant company should sign the application form.

Send or fax your completed application form and payment for the initial premium to:

**Coverforce Pty Ltd**  
Locked Bag 5273,  
Sydney NSW 2001  
**F** 02 9223 1333  
**E** admin@coverforce.com.au

### How to obtain further information

If You have any questions about the insurance cover available under CivilCover, You can contact Coverforce on the details below:

**T** 13000 COVER  
**coverforce.com.au**

## Hannover Privacy Statement

The Privacy Act 1988 ("the Act") sets out a number of principles that we must comply with in the collection, security, storage, use and disclosure of personal information. These principles are known as the Australian Privacy Principles.

The following information is provided to you in accordance with these Principles.

The organisation collecting information about you is Hannover Life Re of Australasia Ltd ("HLRA"). Our contact details are shown below. The information we collect will be used to assess and process your claim. The information may also be used if you apply for insurance from us. The information we collect may be disclosed to other organisations, including but not limited to, medical and legal practitioners, health service providers, other insurance or reinsurance companies including our parent company, legal tribunals, investigation organisations, and interpreters. If you fail to provide us with all or part of the information we require, we will be unable to assess and process your application or claim.

If you would like further information, please refer to our Privacy Policy Document available on request or found on [hannover-re.com.au](http://hannover-re.com.au) about:

- > how we collect, use and disclose your personal information;
- > how you may request access to, or correction of, your personal information that is held by HLRA; and
- > making a privacy complaint about the handling of your personal information and how your complaint will be dealt with by HLRA.

## Coverforce Privacy Statement

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, you can access a copy of our Privacy Policy in the Legal Section on our website [coverforce.com.au](http://coverforce.com.au) or alternatively contact our Privacy Officer on **02 9376 7888**.

## Complaints

If You have a complaint about Your policy, or any of Our services, You can contact Coverforce either by telephone or in writing. Contact details for Coverforce are shown on the back page of this PDS.

Coverforce will acknowledge Your complaint in writing and endeavour to resolve Your complaint within 45 business days. If Your complaint is not ultimately resolved to Your satisfaction, You have the option to refer the matter to the Australian Financial Complaints Authority (AFCA).

Contact details for AFCA are:

**Australian Financial  
Complaints Authority**  
GPO Box 3, Melbourne VIC 3001  
**T** 1800 931 678  
**F** 03 9613 6399  
**E** [info@afca.org.au](mailto:info@afca.org.au)  
**afca.org.au**

## Glossary

This section provides a summary of important policy definitions used to describe insurance options and benefits in this PDS. You should read these definitions carefully and in conjunction with the policy document.

### **accident**

a violent, external and visible event that occurs accidentally.

### **at work**

the insured person is actively, competently and fully performing all the duties of his or her usual occupation without restriction, or is on approved leave other than leave taken for reasons of injury or sickness of the insured person.

### **benefit(s)**

a benefit payable under the policy.

### **benefit ceasing age**

the date an insured person attains age 66 (excluding CivilCover workers' compensation top-up cover).

### **benefit period**

the period beginning from the first day after the end of the waiting period and ending on the earliest of the following:

- > the insured person is no longer totally disabled;
- > the end of the maximum benefit period;
- > the death of the insured person; or
- > the date the insured person attains the benefit ceasing age.

### **commencement date**

the master policy commencement date shown in the policy schedule.

### **Coverforce**

Coverforce Pty Ltd (ACN 067 079 261, AFSL 238874), the policy owner.

### **due date**

the date on which premium must be paid as shown in the relevant CivilCover premium statement.

### **eligibility criteria**

the eligibility criteria shown in the policy schedule.

### **standard cover**

the following cover provided to an insured person:

- a. full death cover;
- b. accidental death cover;
- c. accident and sickness cover;
- d. workers compensation top-up cover.

### **injury**

a physical trauma resulting, within 30 days, solely and directly from an accident where the physical trauma and the accident occur during the period in which cover is provided to an insured person under the policy.

For the avoidance of doubt, the following would not be an injury:

- > degeneration of the body or any degenerative condition;
- > any condition which does not result solely and directly from an accident;
- > any condition caused by the nature or conditions of the insured person's employment;
- > physical trauma or symptoms which first occur more than 30 days after the accident that caused them;
- > psychological condition or mental illness.

### **insured person**

an employee of a participating employer who:

- > meets the eligibility criteria specified in the policy schedule; or
- > is accepted by Coverforce in writing; and

in either case, in relation to whom:

- > a participating employer has paid a premium; and
- > cover has commenced pursuant to clause 5.2 of the policy.

### **medical practitioner**

a medical practitioner legally qualified and registered to practise in Australia who is not:

- > the insured person; or
- > a spouse or relative of the insured person unless approved by hannover; or
- > a participating employer, their relatives, business partners, shareholders or employees.

Where the medical practitioner is outside Australia he or she must have qualifications equivalent to Australian standards.

### **partially disabled**

that as a result of an accident or sickness, an insured person is unable to carry out his or her pre-disability working hours, or is unable to perform at least one income producing duty of his or her usual employment with the participating employer in Australia, suffers a reduction in income and is under the regular care of and acting in accordance with the instructions or professional advice of a medical practitioner.

**partial disability benefit**

the amount Hannover has agreed to pay in respect of an insured person who is considered partially disabled under accident and sickness cover.

**participating employer**

an employer who submits premium to Coverforce in accordance with the CivilCover premium statement on behalf of their employees who satisfy the eligibility criteria.

**permanent injury**

a workers compensation injury with a degree of permanence calculated in accordance with section 65 of the Workers Compensation Act 1987 (NSW).

**pre-disability income**

the average weekly remuneration paid by a participating employer to the insured person over the 26 consecutive weeks (or such shorter period as may be applicable) prior to the injury or sickness giving rise to the claim in respect of that insured person:

- > including the industry standard productivity allowance (or such similar allowances);
- > excluding superannuation contributions; and
- > excluding other performance related payment(s) and meal allowance, over award travel allowances, commission and redundancy payments.

**premium**

the monthly amount payable by the participating employer on behalf of insured persons for cover under the policy.

**policy**

the master policy document and schedule issued by Hannover which sets out the terms and conditions of the CivilCover cover.

**schedule**

the schedule attached to the policy, as amended from time to time.

**sickness**

a sickness or disease which first manifests itself during the period in which cover is provided to an insured person under the policy.

**spouse**

includes a de-facto or same sex spouse.

**superannuation contributions**

the compulsory contributions paid by the participating employer to the insured persons nominated superannuation fund. The maximum allowable superannuation contribution will be limited to 10% of the insured persons pre-disability income.

**total compensation**

the permanent impairment compensation payable to the insured person by the participating employer under section 66 of the Workers Compensation Act 1987.

**total disability and totally**

**disabled** (in respect of benefits payable under Section C Accident & Sickness Cover) that as the sole and direct result of an injury or sickness an insured person:

- > is unable to perform at least one necessary income producing duty of his or her regular occupation; and
- > is not working in any undertaking usually performed for wage or profit; and
- > is under the regular care and following the advice of a medical practitioner.

**total disability benefit**

the amount of monthly income payments Hannover have agreed to pay with respect to an insured person under accident and sickness cover. Cover, being the total disability benefit as shown in the schedule.

**Hannover**

Hannover Life Re Australasia Limited (Hannover) ABN 37 062 395 484 whose principal office is at 70 Phillip Street, Sydney NSW 2000.

**CivilCover premium statement**

the CivilCover premium statement sent to a participating employer by Coverforce on behalf of Hannover each month.

**waiting period**

the period commencing when a medical practitioner first certifies an insured person is totally disabled and ending on the expiry of the period specified in the policy schedule and throughout which the insured person is totally disabled.

**We, Us, Our, or Hannover**

Hannover Life Re Australasia Limited (Hannover) ABN 37 062 395 484.

**Workers Compensation Act (WCA)**

as the context requires, the Workers Compensation Act 1987 (NSW) and/or the Workplace Injury Management and Workers Compensation Act 1998 (NSW), as amended from time to time.

**workers compensation injury**

has the same meaning as "injury" in section 4 of the Workers Compensation Act in force as at the commencement date of the policy.

**workers compensation policy**

an insurance policy under which a person is covered for the benefits payable under Workers Compensation legislation applying in a State or Territory of Australia.

**workers compensation (NSW) policy**

a current, in force workers compensation insurance policy from a licensed insurer, specialised insurer or self-insurer for the full amount of the participating employers liability under the Workers Compensation Act in respect of their employees. The terms "licensed insurer", "specialised insurer" and "self-insurer" referred to in this definition have the same meanings as they have in the Workers Compensation Act.

**workers compensation top-up cover**

cover under an insurance policy which pays additional benefits if a person becomes entitled to benefits under any workers compensation legislation, and includes cover under section e of the policy.

**You or Your**

the employer or participating employer, as applicable.

For more information

➤ 1 3000 COVER  
➤ [coverforce.com.au](http://coverforce.com.au)

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