

Insurance Cover Includes:

- ▶ Injury cover
- ▶ Illness cover
- ▶ Funeral cover
- ▶ Death cover
- ▶ Homemaker assistance
- ▶ Rehabilitation assistance
- ▶ Return to work assistance
- ▶ Extended between job cover

How do I join WageGuard?

1. Provide your Employer Information:

Complete the Employer Information section of this proposal in full and return the proposal to U-Cover.

2. Provide your Employee and Payroll Information:

U-Cover will notify you (the employer) when you are required to provide us with your employee and payroll details (Payroll Number, Surname, First Name, Date of Birth, Address, Suburb, State, Postcode, Employment Start Date, Employment End Date And Total Gross Remuneration). These details can be provided by; completing the Employee and Payroll Information section of this proposal form, in an Excel Spreadsheet, or where required, as an extract directly from your payroll system in .csv or .xls file format.

3. Receive your Monthly Premium Statement:

Once we have received your Employee and Payroll details, U-Cover will send you (the employer) a Monthly Premium Statement showing the total premium payable.

4. Your cover commences:

Cover commences once all of the following have been completed:

- > You (the employer) have provided your completed proposal form to U-Cover and received a Monthly Premium Statement
- > The first premium due has been paid or we have accepted a deposit premium
- > We have advised you (the employer) in writing that we have accepted your application. This advice is called a "Confirmation of Cover". Your Confirmation of Cover will include all the relevant policy terms and conditions, show the details of your Cover and advise the date that Cover for your insured employee's commenced.

Returning Your Form

Please make a copy for your own records and return the completed document to:

WageGuard
admin@ucover.com.au
F 02 9223 1333
Locked Bag 5273
Sydney NSW 2001

How are monthly premiums paid?

Monthly premiums are payable in arrears and calculated as a percentage of an insured employee's total income. The percentage used is agreed between Hannover and U-Cover and will be provided to you before you become a participating employer. Premiums for the previous month are due by the 15th day of the subsequent month.

Before the first business day of each month U-Cover will request the prior month's payroll information from you in electronic format. The information should be easily obtainable from your payroll system and downloaded to an excel spreadsheet.

The information will reflect the payroll history of the prior month and will be used to determine the total premium payable. Within 48 hours of U-Cover receiving your payroll information you will be issued a Wageguard monthly premium statement.

The Wageguard monthly premium statement sets out:

- > employees covered under Wageguard;
- > period of coverage;
- > type of coverage including any special conditions or policy endorsements;
- > amount of premium due;
- > due date for payment; and
- > payment instructions;

The premium payable is calculated as a percentage of your employees' salaries and the number of eligible employees insured. If you do not pay the premium when due then cover may cease and your employees may not be covered by Wageguard.

Important Notice Regarding Non-Payment of Instalment Premiums

If at the time of making a claim under this Policy it is found that the instalment premium has remained unpaid for a period of thirty (30) days or more past the Premium Due Date, then you or an Insured Person will not be able to make a claim under this Policy. If premiums remain in arrears for a further period of thirty (30) days or more the We may cancel this Policy immediately by giving you written notice.

Contact U-Cover

Wageguard is managed and administered by U-Cover Pty Ltd (ACN 134 723 587) as the Trustee for the U-Cover Trust (ABN 64 608 402 587)

Authorised Representative no.334641 of AFSL 238874
held by Coverforce Pty Ltd
ACN 067 079 261
ABN 31 067 079 261

admin@ucover.com.au www.ucover.com.au
Level 12, 9 Castlereagh Street Sydney NSW 2000
Locked Bag 5273 Sydney NSW 2001
P 02 9376 7899 F 02 9223 1333

Section 1: Employer Information

Organisation Details

Company name

ABN

ACN

Business type

- Company
 Partnership
 Sole Trader

Other

(please specify):

Project/site name

Number of employees to be insured

Estimated total annual payroll

Nature of business

Mailing address

Suburb

State

Postcode

Registered address

Suburb

State

Postcode

Main Contact Details

Name

Phone

Fax

Email

Mobile

Payroll And Premium Payments Contact Details

Name

Phone

Fax

Email

Mobile

Claim Payments Contact Details

Name

Phone

Fax

Email

Mobile

Section 1: Employer Information (continued)

Claim Payments Instructions

In the event that an employee is entitled to benefits from WageGuard, those benefits should be paid to the;
If you have elected EMPLOYER, please provide bank details for claim payments below:

Employee Employer

Account Name

BSB

Account Number

Your Current Workers Compensation Policy

Insurer

Policy Number

Expiry Date

State Held

Enterprise Agreement Details

Please indicate the date that your Enterprise Agreement expires

WageGuard Policy Commencement Date

Please indicate the date that you wish this insurance cover to commence

What unions party to the Enterprise Agreement? Please provide details:

Section 2: Important Notices

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 on our website www.ucover.com.au or alternatively contact our Privacy Officer on 02 9376 7888.

Authority and Declaration

I/We hereby authorise My/Our Workcover Fund Manager to furnish U-Cover or its representative(s) with any and all Information as U-Cover deem necessary in respect to any injury sustained by any of My/Our employees which is likely to give rise to a claim under this insurance, the subject of this proposal form.

- > The information provided in this proposal form is in every respect true and complete.
- > I have the authority to apply for cover on behalf of the organisations employees.
- > I agree that upon acceptance, the insurance cover shall be subject to the Policy terms and conditions.
- > We understand that any Policy arranged by U-Cover vests absolutely in U-Cover.

I/We agree that a photocopy of this authorisation shall be considered as effective and valid as the original.

Signature

Name

Date

Position Held