

# ClearView Term Life and Income Protection Insurance application to increase cover

## Your Duty of Disclosure

Under the Insurance Contracts Act 1984, the person who is the Life Insured, has a duty, before the contract of life insurance is entered into with us, to disclose every matter that the Life Insured knows, or could reasonably be expected to know, that is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

The Life Insured has the same duty to disclose those matters to us before the insurance is extended, varied or reinstated. This duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by us;
- that is common knowledge;
- that we know or, in the ordinary course of our business, ought to know; or
- if we have waived in writing our requirement to comply with this duty.

## Non-disclosure

If the Life Insured fails to comply with their duty of disclosure and we would not have entered into the contract on any terms if the failure had not occurred, we may void the contract within three years of entering into it. If that non-disclosure is fraudulent, we may void the contract at any time. If we are entitled to void a contract of insurance we may, within three years of entering into it, elect not to void it but reduce the amount of the insured benefit in accordance with a formula that takes into account the premium that would have been payable if all relevant matters had been disclosed to us.

## Privacy and your personal information

We are committed to ensuring the confidentiality and security of your personal information including sensitive information. All personal information will be handled in accordance with the Privacy Act.

## Collection, Use and Disclosure of your Personal Information

We need to collect, use and disclose your personal information including sensitive information or that of the Life Insured (if not you) in order to consider your application and to provide the cover you have chosen, administer the Policy and assess any claim. You or the Life Insured can choose not to provide us with some or all of your personal information including sensitive information, but this may affect our ability to provide the cover.

By providing your personal information including sensitive information or that of the Life Insured, you and the Life Insured acknowledge and declare that, and consent to, the following:

- we can collect and use your personal information including sensitive information for the following purposes: to assess any application; underwrite; price and issue any Policy; calculate or offer benefits and discounts; administer the Policy; to investigate, assess and pay any claim;
- for these purposes we can collect your personal information including sensitive information from, and disclose it on a confidential basis to: our related entities; outsource providers; government departments and agencies; investigators; lawyers; advisers; medical and health service providers; reinsurers; other insurers; anyone acting on our behalf; and the agent of any of these;
- where you provide personal information including sensitive information to us about another person, you are authorised to provide their information to us, and that you will inform that person who we are, how we use and disclose their information, and that they can gain access to that information (unless doing so would pose a serious threat to the life or health of any individual).

Further information on how we handle your personal information is explained in our Information Handling Policy, including how you can access your personal information. If you would like a copy of our Information Handling Policy or have any questions regarding privacy, please call us on **1800 357 727**.

## Marketing

We are committed to providing you with access to a range of leading products and services.

In order to do this we will use your personal information to offer you other products and services. We may disclose your personal information on a confidential basis to our related entities within ClearView so that they can also offer you products and services.

By providing your personal information to us, you acknowledge that, and consent to:

- us collecting and using your personal information to contact you for market research and to provide you information and offers about products and services offered by us, our related entities, within ClearView and other organisations whose products and services we promote;
- us disclosing your personal information on a confidential basis for these marketing purposes to our related entities and to any agent of them; and
- you will inform us if you do not want your personal information to be used, or disclosed for these marketing purposes, by telephoning **1800 357 727**.

## Start of increase of cover

Your increase of insurance cover does not begin until ClearView Life Assurance Limited has accepted your application, and you have paid the additional premium (or signed a payment authority).

### 1. Your details

Policy number

Life Insured Surname

Given name(s)

Initial

Title

Residential address

Postcode

Work phone no.

Home phone no.

Consent to telephone

No  Yes

### 2. Insured benefit

(to be completed by policy owner)

ClearView Term Life Insurance

Increase Death cover to

Increase TPD cover to

Increase Trauma cover to

Increase Trauma Plus cover to

Note that the Trauma, Trauma Plus and TPD cover cannot exceed the Death cover

Income Protection Insurance

Increase monthly benefit to\*

\*Note the monthly benefit cannot exceed 75 percent of your gross monthly income, net of business expenses.

### 3. Your occupation and income

(to be completed by Life Insured)

**a. Your occupation and your income details** (complete in all cases)

Your occupation (main occupation)

Industry

Years in Industry

Date present employment situation commenced

 /  / 

What is your current annual income net of business expense but before tax?

 \$

Describe all present duties, including the percentage of time spent doing or supervising manual work and the proportion of income derived

Present duties	% Time	% Income

Are any of your duties hazardous? (eg. underground, at heights, etc.)

No  Yes  provide details

Do you contemplate any change in occupation or extended leave?

No  Yes  provide details

**b. Additional details about your occupation**

(only complete if you are applying to increase your TPD, Trauma Plus and/or Income Protection Insurance cover)

Self-employed       Employed by family company   
 Government employed       Partnership   
 Employee       Sole trader

Employer's name or name of business or practice

Business address

Postcode

What percentage of the business do you or your family own?

What percentage of the business does your spouse own?

 %       %

How many people do you employ?

 Full time       Part time

How many hours per week do you work in your occupation?

Do you possess any trade or tertiary qualifications?

No  Yes  provide details (qualifications, degree, licence no. etc)

Do you have a second occupation?

No  Yes  provide details

Net annual income (net of business expenses, but before tax)

Hours worked per week

 \$      

Are any of your occupations performed at home?

No  Yes  provide details

How many hours do you work at home?

Describe duties performed at home

**c. Income from all occupations for last two financial years**

(only complete if you are applying to increase your TPD, Trauma Plus, and/or Income Protection Insurance)

Last financial year

Previous financial year

Gross income/package

Gross income/package

 \$       \$

Net income

Net income

 \$       \$

Would your income continue if you became disabled?

No  Yes  provide details

How long?

Amount p.a.

 \$       \$

Will your income continue at or beyond this level?

No  Yes  give reason for decrease

Have you ever been declared bankrupt?

No  Yes  provide details

Give details of previous occupations in the last five years

Industry

Years in industry

      

Describe the circumstances under which you changed to your occupation: eg promotion, started own business/practice, or purchased an established business/practice, etc.

#### 4. Details of other cover

(to be completed by Life Insured)

Has an application on your life for life, disability, or trauma insurance ever been declined, deferred or accepted on terms other than standard terms?

No  Yes  provide details

Company

  


Type of cover

Insured amount

Date

\$	/	/
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were terms

declined?  offered?  give details

Details of terms

  


Have you ever made a claim for or received sickness, accident, disability, Veterans Affairs benefits, workers compensation, unemployed benefits or any compensation payments?

No  Yes  provide details

Paying institution/company

Type of benefit

Amount claimed

Date benefit finalised

\$	/	/
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Reason for claim/benefit

  


Do you have, or are you applying for any other life, disability or trauma type insurance (including any cover through your employer or superannuation funds)?

No  Yes  provide details

Company

  


Type of cover

Insured amount

Comments (eg. benefit period)

  


Will this application replace any of the above policies?

No  Yes  provide details

  


#### 5. Personal details of the Life Insured

(to be completed by Life Insured)

Height

Weight

	cm		kg
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Do you drink alcohol?

No  Yes  provide details

Form (eg beer)

Daily quantity

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Have you smoked tobacco or any other substance in the last 12 months?

No  Yes  provide details

Form (eg cigars)

Daily quantity

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#### 6. AIDS statement

(to be completed by Life Insured)

Are you suffering from Acquired Immune Deficiency Syndrome (AIDS) or are you infected with the HIV virus or carrying antibodies to the HIV virus?

No  Yes

Have you had injections of any drug not prescribed by a registered medical practitioner, or engaged in male to male anal sexual intercourse or worked as a prostitute?

No  Yes

Have you had sexual intercourse with someone you suspect or know to be HIV positive?

No  Yes

Have you ever been treated with blood products or have you ever been permanently refused as a blood donor?

No  Yes

Have you ever had any medical treatment, advice or blood tests in connection with AIDS or AIDS related conditions?

No  Yes

If you answered 'yes' to any of these questions please provide details.

  


#### 7. Details of general health

(to be completed by Life Insured)

Have you ever had, or consulted anyone for, any of the following:

Item code

a. Any heart complaint raised or high blood pressure, raised or high cholesterol, chest pain or rheumatic fever?

No  Yes

b. Epilepsy, multiple sclerosis, tremor; any neurological disorder, stroke or vascular disorder?

No  Yes

c. Asthma, bronchitis, tuberculosis, persistent shortness of breath or any lung complaint?

No  Yes

d. Diabetes, thyroid or glandular disorder, hepatitis, or any bowel, kidney, liver, bladder disorder or prostate disorder?

No  Yes

e. Any mental illness, depression, stress or anxiety state or chronic fatigue syndrome?

No  Yes

f. Any sexually transmitted disease?

No  Yes

- g. Alcoholism, drug dependence or chemical/substance abuse?  
No  Yes
- h. Strained back, sciatica, whiplash, spondylitis or any other form of back, neck or spinal trouble?  
No  Yes
- i. Arthritis, rheumatism, gout or any disorder of the joints or muscles, repetitive strain injury, amputation or loss of use of any limbs?  
No  Yes
- j. Cancer, cysts, moles or skin lesions, leukemia, haemophilia, blood disorder or blood transfusion?  
No  Yes
- k. Allergies, migraines, any skin disorder or any disorder affecting the eyes, ears, nose or throat?  
No  Yes
- l. Have you occasionally or regularly taken any medication, drugs, stimulants, sedatives or tranquillisers?  
No  Yes
- m. Do you have any physical impairment or departure from good health (not already mentioned above)?  
No  Yes
- n. During the last five years, have you had any other illness or injury, operation or medical investigation (blood tests, ECG, x-rays, etc.)?  
No  Yes
- o. Do you contemplate seeking any examination, advice or treatment (including medical or surgical) in the near future?  
No  Yes

**Females only**

- p. Have you ever had an abnormal mammogram or breast ultrasound?  
No  Yes
- q. Have you ever had an abnormal pap smear test?  
No  Yes
- r. Are you currently pregnant?  
No  Yes  date due  
 /  /
- s. Have you ever had any complications of pregnancy or childbirth?  
No  Yes

**8. Did you answer yes to any item in Question 7?**

(to be completed by Life Insured)

 No  go to 9. Yes  provide details in the table at the bottom of page

If more space is required, please complete details on a separate sheet of paper which is signed and dated by the Life Insured and all policy owners.

**9. Details of pastimes**

(to be completed by Life Insured)

Do you now, or do you intend to, pilot or crew an aircraft or engage in motor car, motor cycle or motor boat racing, underwater diving, mountain climbing, boxing, parachuting, hang-gliding, football or any other hazardous pursuit or activity that involves risk of death or injury?

 No  go to 11. Yes  complete questionnaire in section 10

**10. Sports and pastimes questionnaire**

(to be completed by Life Insured)

Only complete this section if you answered 'yes' to question 9.

**a. Scuba/Skin Diving**

 No  Yes  provide details

Type of diving (eg scuba, hookah)

Average depth

 m

Maximum depth

 m

Times p.a.

Do you use explosives?

Do you dive in caves or potholes?

 No  Yes  provide details

  


Do you dive alone?

 No  Yes  provide details

  


Qualifications (eg PADI)

	Condition 1	Condition 2
Item code		
Illness, injury, condition or test		
Date of first symptoms		
Date of last symptoms		
Number of episodes		
Time off work		
Details of past treatment		
Current treatment		
Have you fully recovered		
Name and address of attending doctor		

**b. Motorcycle/Motor Racing**

 No  Yes  provide details

Vehicle type	Times p.a.
<input type="text"/>	<input type="text"/>

Engine Size	Maximum speed
<input type="text"/>	<input type="text"/> kph

Class/CAMS category	Professional/Amateur
<input type="text"/>	<input type="text"/>

Event type (eg rally)
<input type="text"/>

**c. Football (Soccer, Aussie Rules, etc.)**

 No  Yes  provide details

Code/Grade
<input type="text"/>

Times p.a.	Professional/Amateur
<input type="text"/>	<input type="text"/>

Do you receive any match payments?

 No  Yes  provide details

<input type="text"/>
<input type="text"/>

**d. Other (Boxing, competitive riding, mountain climbing, body contact sports, etc.)**

 No  Yes  provide details

<input type="text"/>
<input type="text"/>

On what basis do you consider that you partake in this activity?

 Leisure  Competitive  Amateur  Professional 

Times p.a.
<input type="text"/>

**e. Aviation**

Do you hold a Civil Aviation Authority Licence?

 No  Yes  provide details

Type	Period
<input type="text"/>	<input type="text"/>

Do you intend to change the scope of your present licence?

 No  Yes  provide details

<input type="text"/>
<input type="text"/>

Have you ever had an accident or been charged with violating Civil Aviation Authority Regulations?

 No  Yes 

Do you always use authorised landing areas?

 No  Yes 

Please consider the following information

	Past 12 months		Future annual average	
	crew	passenger	crew	passenger
No of hours flown				
Commercial airline				
Charter				
Private				
Aero club/flying school				
Agriculture				
Helicopter				
Ultralight aircraft				

Do you intend to engage in any form of aviation other than the above categories (eg ballooning, aerobatics, parachuting, paragliding, etc.)?

 No  Yes  provide details

<input type="text"/>
<input type="text"/>

**11. Medical authority**

(to be signed by the Life Insured)

I authorise any medical practitioner, hospital or clinic to provide ClearView Life Assurance Limited ABN 12 000 021 581 with any information about my hospital and medical history.

A photocopy of this authority will be as valid as the original.

Life Insured Full name

<input type="text"/>
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**Signature of Life insured**

<input checked="" type="checkbox"/>	DATE / /
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 OFFICE USE ONLY  
Reference number

<input type="text"/>
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## 12. Policy owner and Life Insured declaration

- I/We apply to change an existing ClearView Term Life and/or ClearView Income Protection policy and agree to abide by the terms of those policies.
- The answers I/we have given in this application are true and correct.
- I/We have disclosed all relevant information so that ClearView Life Assurance Limited can properly consider this application.
- I/We authorise ClearView Life Assurance Limited to disclose any information, including personal, health or sensitive information, in relation to this application to any person, for the purposes of ClearView Life Assurance Limited making a decision in relation to my/our application to change my/our policy.
- I/We understand that the change to my/our policy does not begin until ClearView Life Assurance Limited accepts my/our application and I/we have paid the additional premium (or signed a payment authority).
- I/We have read the Duty of Disclosure. If answers are not in my/our own handwriting, I/we have checked them and certify that they are true and correct.
- I/We have read and consent to the collection, use and disclosure of my/our personal information as set out in the Collection, use and disclosure of your personal information section of this form.

Life Insured Full name

**Signature of Life insured**

X

DATE / /

Policy owner 1 Full name

Position within company (if applicable)

**Signature of Policy owner one**

X

DATE / /

Policy owner 2 Full name

Position within company (if applicable)

**Signature of Policy owner two**

X

DATE / /