

Suncorp Employee Superannuation Plan Insurance application form



Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 958 AFSL 237905 RSE L0002059

Issued 1 January 2012

Please use this form to apply for insurance cover if you're a member of the Suncorp Employee Superannuation Plan and:

- Are making a new application for cover or
- Are applying for an increase to your existing cover (additional cover)

Please note:

- If you're a non-employed member with existing insurance cover, you can apply for an increase to your current Death only or Death & Total and Permanent Disability cover only – please choose 'Additional Cover' and specify the amount you would like to increase your existing insurance cover by
- If you're a non-employed member without existing insurance cover, insurance is not available within your super account
- If you're a family account member, you can apply for Death only or Death & Total and Permanent Disability (TPD) cover in addition to your account balance – please choose 'Additional Cover' when selecting your insurance amount

Tips to help you complete this form

- Use blue or black pen and CAPITAL letters
- Use a cross (X) to mark answer boxes
- Complete all sections of the form and sign and date on the last page

Any questions? If you'd like help completing this form, or if you have any questions, please call us on 1800 652 489

Your duty of disclosure

To be read by the Insured Person before completing the application.

Before you enter into a contract of life insurance with an insurer, you've a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty, however, doesn't require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that's of common knowledge
- that your insurer knows, or in the ordinary course of their business, ought to know
- as to which compliance with your duty is waived by the insurer

Non-disclosure – If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

1. Personal details

Suncorp Employee
Superannuation Plan
account number

Title

Single

Married

De-facto

Gender: Male

Female

Last name

Given name(s)

Date of birth

Daytime phone number

Mobile

Email

How to complete the rest of this application

You can complete 'Part A – Short personal health statement' if the following applies to you	You must complete 'Part B – Full personal health statement' if the following applies to you
<p>You're under age 55 and applying for sums insured up to the AAL (including any existing cover) for Death only or Death and TPD.</p> <p>You can't complete 'Part A – Short personal health statement' if you're applying for IP. Please complete 'Part B – Full personal health statement'.</p> <p>Please note if you answer "Yes" to any of the questions in 'Part A – Short personal health statement', you'll also need to complete 'Part B – Full personal health statement'.</p>	<p>You're age 55 and over or</p> <ul style="list-style-type: none"> would like sums insured over the AAL (including any existing cover), for Death only or Death and TPD and/or you're applying for Income protection (IP)

PART A – Short personal health statement

Only complete Part A where you are under age 55 and applying for sums insured up to the AAL (including any existing cover) for Death only or Death and TPD. If this does not apply to you or you are also applying for Income Protection you must complete Part B.

Please provide the following details:

Height _____ cm or _____ feet/inches

Weight _____ kg or _____ stone/pounds

Have you smoked tobacco or any other substance in the last 12 months? Yes No

Important information

If you answer "Yes" to any of the questions in the short personal health statement below, please DO NOT continue completing this section. Instead, please complete Part B.

1. Do you engage in any hazardous activities, pursuits or occupational duties, such as but not limited to motorised sports, scuba diving below 40 metres or aviation (other than as a fare paying passenger on a licensed public service (eg Qantas))? Yes No
2. Do you have any definite plans to travel or reside overseas in the future? (Holidays less than 4 weeks don't need to be disclosed) Yes No
3. Have you ever suffered symptoms of, or had, or been told you have, or received or are contemplating any advice or treatment for:
 - i) Muscular skeletal disorders (eg back, joint), arthritis, loss of limb or paralysis Yes No
 - ii) Impairment of sight or hearing (not including long or short sightedness) Yes No
 - iii) Mental or nervous disorder including stress, anxiety, depression or neurological condition Yes No
 - iv) Cancer or tumour of any type Yes No
 - v) Diabetes or liver disease including hepatitis Yes No
 - vi) High blood pressure, high cholesterol, chest pain, heart complaint or stroke Yes No
 - vii) Disorders and or disease of the kidney, bladder, bowel or stomach? Yes No
4. Have you ever:
 - i) Suffered from AIDS or been infected with the HIV virus, or Yes No
 - ii) Used intravenous drugs or had sexual activity with someone you know or suspect to be HIV positive, or Yes No
 - iii) Engaged in male to male anal sexual activity? Yes No
5. To the best of your knowledge, have two or more members of your immediate family, i.e. parents, brothers or sisters (living or deceased) suffered from any hereditary disease before age 60? Yes No
6. Does your alcohol consumption exceed more than 20 standard drinks per week? Yes No

If you answered "No" to all of the above questions, please go straight to Section 13 'Declaration and signature'.

PART B – Full personal health statement

5. Residence and travel (must be completed)

1. Were you born in Australia?Yes No
 If 'yes', please go straight to question 3
2. Are you an Australian citizen or do you hold an Australian Permanent resident visa?Yes No
- How long have you lived in Australia? Country of birth Visa type
3. Do you travel overseas in your job?Yes No
- Countries Purpose
 Duration Frequency
4. Do you have definite plans to live or travel overseas in the future?Yes No
- If 'yes', please advise Date leaving / / / / / Date returning / / / / /
- Countries to be visited Reason for trip

6. Medical history (must be completed, except when a medical examination is required)

1. What is your height and weight?
 Height _____ cm or _____ feet/inches
 Weight _____ kg or _____ stone/pounds
2. Are you left handed or right handed? Left Right
3. Have you ever had any symptoms of, investigation or treatment for, or received a diagnosis for:
- a. Heart attack, angina, chest pain, stroke, hypertension (high blood pressure) or high cholesterol readings?Yes No
- b. Asthma, bronchitis, emphysema?Yes No
- c. Depression, anxiety, panic attacks, stress (requiring advice from a doctor or counsellor), psychosis, schizophrenia or any other mental illness or nervous disorder?Yes No
- d. Epilepsy, fainting attacks or fits of any kind?Yes No
- e. Recurrent indigestion, ulcer, Hepatitis (A, B, C or D)?Yes No
- f. Cancer, tumour, sunspot, skin cancer, lump or growth of any kind or breast lumps (even if you have not seen a doctor)?Yes No
- g. Any impairment of sight or hearing including symptoms such as tinnitus or blurred vision? (This does not include long or short sightedness corrected by glasses)Yes No
- h. Back or neck pain or strain, sciatica or any other disorder of the spine or neck or any disorder of the joints, muscles, ligaments, cartilage or limbs?Yes No
- i. Arthritis, gout, fibromyalgia, osteoporosis, tendonitis, tenosynovitis, overuse syndrome or any regional pain syndrome or chronic fatigue?Yes No
- j. Diabetes or abnormal blood sugar?Yes No
- k. Psoriasis, eczema or any other disorder of the skin, or any allergic or chemical sensitivity reaction?Yes No

If you answered 'yes' to any of the conditions above, please also complete a Special health questionnaire (on pages 9 to 12) for each condition.

4. Other than those conditions stated in question 3, have you ever had any symptoms of, investigation or treatment for, or received a diagnosis for:
- a. Heart murmur or any other heart or blood vessel disorder?Yes No
- b. Anaemia, leukaemia, haemophilia, haemochromatosis or any other blood disorder?Yes No
- c. Tuberculosis or any other lung or respiratory system disorder?Yes No
- d. Paralysis, multiple sclerosis, recurrent headaches or any other disorder of the nervous system?Yes No
- e. Passage of blood from the bowel, vomiting of blood or any other disorder of the liver, gall bladder, bowel, intestine, stomach or pancrea?Yes No
- f. Prostate disorder, sexually transmitted disease, renal colic or stone, blood in the urine or any other disorder of the kidneys, bladder or reproductive organs? Yes No
- g. Sleep apnoea or any sleeping disorder?Yes No
- h. Thyroid disorder or any other glandular disorder?Yes No
- i. Any sickness, injury or physical impairment not previously mentioned?Yes No
5. Do you take any prescribed medication on a regular basis (other than the contraceptive pill)?Yes No
6. Have you ever had or are you considering having a genetic test?Yes No
7. Are you considering consulting a doctor, health professional, seeking a medical examination, advice, treatment, tests or an operation?Yes No
8. Other than already stated, during the last 3 years have you been examined or treated by or received advice from any doctor, psychologist, chiropractor, physiotherapist, natural therapist or any other health care professional, been in hospital, had any operation or had any tests or investigations (eg, x-ray, ECG etc)?Yes No

9. Has your mother or father, or any brother or sister had breast, ovarian, colon or other cancer, diabetes, high blood pressure, heart problems, stroke, mental disorder, haemochromatosis, Huntington's disease, muscular dystrophy, familial adenomatous polyposis, polycystic kidney, osteoporosis, Creutzfeldt-Jakob disease or any other hereditary disease?Yes No

If 'yes', please provide details in the following table.

Family member (relationship to you)	Condition/sickness (for cancer/heart disease, specify type)	Age at onset (approx)	Age at death (if applicable)

10. Females only

a. (i) Have you ever had an abnormal pap smear or breast ultrasound or mammogram?Yes No

If 'yes', please provide details of test(s), result(s) and date(s).

(ii) Have you had any follow up tests beyond the initial test mentioned in a(i)? Yes No

If 'yes', please provide details of test(s), result(s) and date(s).

b. Are you currently pregnant?Yes No

(i) If 'yes', due date / / | | | | | | |

(ii) Have there been or are there expected to be any complications?Yes No

If 'yes', please provide details.

If you answered 'yes' to 4, 5, 6, 7 or 8 please provide details.

Question no. Sickness, injury or tests

Test results

Date commenced | | / | | | | | | | | Time off work Degree of recovery (%)

Date of last symptoms | | / | | | | | | | | Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. Sickness, injury or tests

Test results

Date commenced | | / | | | | | | | | Time off work Degree of recovery (%)

Date of last symptoms | | / | | | | | | | | Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. Sickness, injury or tests

Test results

Date commenced Time off work Degree of recovery (%)

Date of last symptoms Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. Sickness, injury or tests

Test results

Date commenced Time off work Degree of recovery (%)

Date of last symptoms Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. Sickness, injury or tests

Test results

Date commenced Time off work Degree of recovery (%)

Date of last symptoms Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. Sickness, injury or tests

Test results

Date commenced Time off work Degree of recovery (%)

Date of last symptoms Treatment received

Full name and address of doctor or hospital

State Postcode

7. Habits (must be completed, except when a medical examination is required)

1. Have you ever smoked tobacco or any other substance, or, in the last 12 months, used any nicotine replacement therapy product?Yes No

If 'yes', type (eg, cigarettes, gum, patches)? Daily quantity?

How many years? Date ceased? if applicable

Other

2. Do you drink alcohol?Yes No

If 'yes', please advise number of standard drinks per week? Standard drink = 1 nip spirits, 1 wineglass, 1 sherry glass liqueur, port/sherry, 10oz/285ml beer.

3. Have you ever used or injected yourself with any illegal or illicit drugs?Yes No

4. Have you ever received advice, counselling or treatment for the use of drugs or alcohol?.....Yes No

If you answered 'yes' to question 3 or 4, please provide details in the following table

Question no.	Date from	Date to	Type of usage (alcohol, heroin etc)	Name and address of doctor who has full details
	/ /	/ /		
	/ /	/ /		

8. Doctor's details (must be completed)

If you don't have a usual doctor, answer these questions with reference to your most recent medical consultation.

1. Name of your usual doctor

Address Postcode

Work phone () Fax ()

2. How long have you been a patient of this doctor? Date of last consultation | d | d | / | m | m | / | y | y | y | y |

Reason and outcome of last consultation

3. If you've been attending your current doctor for less than 2 years, please provide the following details:

Name of previous doctor/medical centre

Address Postcode

Please provide date, reason and outcome of last consultation(s).

9. HIV (must be completed)

1. Are you suffering from Acquired Immune Deficiency Syndrome (AIDS) or infected with the Human Immunodeficiency Virus (HIV) or are you carrying antibodies to HIV?	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
2. In the last 3 years have you or do you intend to:	Yes	No
a. Work as or engage in sexual intercourse with a prostitute?	<input type="checkbox"/>	<input type="checkbox"/>
b. Engage in male to male anal sexual activity?	<input type="checkbox"/>	<input type="checkbox"/>
c. Have sexual intercourse with an intravenous drug user?	<input type="checkbox"/>	<input type="checkbox"/>
d. Have sexual intercourse with someone you suspect or know to be HIV positive?	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered 'yes' to any of the above, our underwriters will contact you for further information.

10. Activities (must be completed)

1. In the last 12 months have you taken part or do you have definite intentions to take part in any organised sport or hazardous activity eg, football, parachuting, hang gliding, motor sport of any kind, underwater diving, rock climbing, paragliding, caving, mountaineering, ocean racing, martial arts, rodeo, aviation other than as a fare paying passenger on a licensed public service (eg, Qantas)?Yes No

If 'yes', please answer the activities questionnaire on page 8.

2. Type of activity?

3. Do you want to be considered for cover whilst taking part in this activity?..... Yes, please complete Section 11 No

11. Activities questionnaire (must be completed if you indicated 'yes' in Section 10 question 3)

Underwater diving

a. Type (scuba, hookah etc) b. What are your qualifications for this activity?

c. How long have you been doing this? d. How often do you do this?

e. Are you professional or amateur?

f. Maximum depth of dives Metres g. Average depth of dives Metres

h. Geographical location

i. Do you dive in wrecks, potholes or caves? Yes No

j. Have you ever had a diving accident or diving sickness? (eg, blackout, needed decompression etc) Yes No

k. Do you intend to change the scope of your license/participation? Yes No

If 'yes' to i – k, please provide details.

Motor sports

a. Type (car, bike etc) b. Events (speedway, off road etc)

c. How long have you been doing this? d. How often do you do this?

e. Are you professional or amateur?

f.

Category (eg, touring cars)	Class (eg, AA/D)	Vehicle & type of fuel	Engine capacity	No. of vehicles in event	Max speed km/hour
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

k. Do you intend to change the scope of your license/participation? Yes No

If 'yes', please provide details.

Flying – power-driven aircraft or conventional glider

a. What type of flying do you do (private, agricultural, ultralight etc)?

b. Total number of hours flown as a pilot? Hrs Number of hours in the past 12 months? Fixed Wing Hrs Helicopter Hrs

c. Number of hours expected in the next year? Fixed Wing Hrs Helicopter Hrs

d. Geographical location

e. What class license do you hold?

f. Do you intend to change the scope of your license? Yes No

If 'yes', please provide details.

Abseiling, caving, mountaineering, rock climbing

a. Activity

b. How long have you been doing this? c. How often do you do this?

d. Geographical location

e. Maximum altitude/depth f. Equipment used

g. Maximum grade of climb h. Type (top roping etc)

Other activity

a. Describe activity b. What are your qualifications for this?

c. How long have you been doing this? d. How often do you do this?

e. Geographical location f. Are you professional or amateur?

12. Special health questionnaires

Skin Lesion/Skin Cancer/Sun Spot

1. How many skin lesions, skin cancers or sun spots have you had treated?

2. Please provide details of each of the above in the table below. If more than 3, provide details on a separate page.

	Lesion 1	Lesion 2	Lesion 3
a) Where on the body was it located: eg, arm, nose, scalp.			
b) Was the lesion benign or malignant?			
c) What was the diagnosis? ie the name advised by your doctor eg, melanoma, BCC, keratosis etc.			
d) What was the date of diagnosis, biopsy, or treatment?			
e) How was it treated?* See examples of treatment types below.			

***Examples of treatment types:** Excised (surgically removed), curettage (removal with a scraping instrument), cryotherapy (freezing off), diathermy (burning off), topical cream eg, Efudix/Aldara or photodynamic therapy.

3. Have you been advised to have regular skin checks? Yes No
If 'yes', please advise by whom and the frequency.

4. What was the date and result of your last skin check and the name and address of the doctor or clinic consulted?

Name and address

Date / /

5. Has any further follow-up or treatment been recommended? Yes No
If 'yes', please provide details.

6. Do you have or can you obtain a copy of any pathology reports which relate to the skin lesion(s)/cancer(s) or sun spot(s) treated? Yes No
If 'yes', please attach a copy to this application.

7. Does your regular doctor, skin specialist or skin clinic have details regarding the lesion(s)/cancer(s) or sun spot(s)? Yes No

If 'yes', please indicate which one and provide the name and address if it's not your usual doctor.

If 'no', please provide the name and address of the doctor who has full details.

Name and address

8. Do you have any skin lesions for which you are considering consulting a doctor or seeking medical advice or treatment? Yes No
If 'yes', please provide details.

Hypertension (High Blood Pressure)

1. When were you first diagnosed with hypertension? [d | d] / [m | m] / [y | y | y | y]

2. What was your pre-treatment level?

Date	Reading (If unsure, answer 'unsure')
/ /	
/ /	

3. Have you taken regular or occasional medication for this condition? Yes No

If 'yes', please advise commencement date, type, dosage and frequency.

4. Please provide details of your last two readings/tests, including dates and any change to your treatment

Date	Reading (If unsure, answer 'unsure')	If treatment was changed, give details
/ /		
/ /		

5. Have you had an electrocardiogram (ECG), Blood Pressure monitor or any other heart test? Yes No

If 'yes', please advise the date, referring doctor's details, type of test and result, if known.

6. Do you have any complications as a result of hypertension? Yes No

If 'yes', please provide details

7. Does your regular doctor have details of this condition? Yes No

If 'no', please provide the name and address of the doctor who has full details

High Cholesterol

1. When were you first diagnosed with high cholesterol/triglycerides? [d | d] / [m | m] / [y | y | y | y]

2. What was your pre-treatment level?

Date	Reading (If unsure, answer 'unsure')
/ /	
/ /	

3. Have you taken regular or occasional medication for this condition? Yes No

If 'yes', please advise commencement date, type, dosage and frequency.

4. Please provide details of your last two cholesterol test results, including dates and any change to your treatment

Date	Result (If unsure, answer 'unsure')	If treatment was changed, give details
/ /	Cholesterol	
	HDL	
	LDL	
	Triglycerides	
/ /	Cholesterol	
	HDL	
	LDL	
	Triglycerides	

5. Have you had an electrocardiogram (ECG), blood pressure monitor or any other heart test? Yes No

If 'yes', please advise the date, referring doctor's details, type of test and result, if known.

6. Does your regular doctor have details of this condition? Yes No

If 'no', please provide the name and address of the doctor who has full details

Asthma

- Date asthma first diagnosed / /
- How often do you experience symptoms? eg, wheezing, breathlessness, chest tightness.
- When did you last experience symptoms?
 / /
- Are you woken during the night with symptoms?..... Yes No
If 'yes', how often and date of last occurrence.
- Have you ever been off work due to your asthma? Yes No
If 'yes', please advise when and for how long.
- What is your current treatment? Include type of medication and dosage.
- Have you ever required use of oral steroids? Yes No
If 'yes', please advise when and for how long.
- Have you ever been in hospital or received emergency treatment for asthma? Yes No
If 'yes', please advise when, for how long and where.
- Do you ever measure your peak flow? Yes No
If 'yes', please advise your highest and lowest readings in the past 6 months.
- Have you ever consulted a specialist for this condition? Yes No
If 'yes', please advise name and address of doctor and date of last consultation.
- Does your regular doctor have details of this condition?..... Yes No
If 'no', please provide name and address of doctor who has full details.
- Please advise details of your most recent visit to any other doctor for this condition. Include date, name and address of doctor consulted.

Anxiety/Depression/Nervous disorder

- Nature of condition and underlying cause.
- Describe your symptoms.
- Date symptoms commenced. / /
 - Are you still experiencing symptoms? Yes No
 - If 'no', when did you last experience symptoms?
 / /
- Have you had any recurrence of this condition? Yes No
If 'yes', please advise when and how many times.
- Have you taken regular or occasional medication for this condition? Yes No
If 'yes', please advise type, dosage and frequency.
- Are you still taking this medication? Yes No
If 'no', please advise date ceased / /
- Have you had any other treatment (eg, counselling, hospitalisation, ECT)?..... Yes No
If 'yes', please advise type, dates, hospital and name and address of treating doctor.
- Have you ever been off work or had your normal daily activities restricted in any way due to this condition?..... Yes No
If 'yes', please advise when and for how long.
- Have you any ongoing effects or restriction in your activities of any kind?..... Yes No
If 'yes', please provide details.
- Have you ever consulted a psychiatrist, psychologist, counsellor or any other therapist? Yes No
If 'yes', please advise dates and name and address of all persons consulted.
- Please provide details of your most recent visit for this condition. Include date, name and address of the doctor or health professional consulted.
- Does your regular doctor have details of this condition?..... Yes No
If 'no', please provide name and address of doctor who has full details.

Back/Neck

1. Area of spine affected? Neck, upper or lower back?
2. Date of first symptoms / /
3. What was the cause?
4. Have you had any diagnostic investigations eg, CT Scans, x-rays etc? Yes No
 If 'yes', please provide details of test(s), result(s) and date(s).
5. Are you still experiencing symptoms? Yes No
 If 'no', please provide date of last experienced symptoms? / /
6. How often do/did you have symptoms?
7. Do you have or have you ever had pain, numbness or 'pins and needles' in your arms, shoulders, buttocks or legs? Yes No
8. Have you ever been off work due to your spinal symptoms or unable to perform your normal day to day activities? Yes No
 If 'yes', when and for how long?
9. What is the nature of the treatment (eg, spinal manipulation, deep tissue massage etc)?
- i) Are you still receiving treatment? Yes No
 ii) If 'no', when did you cease treatment?
 / /
10. Have you ever consulted a specialist for this condition? Yes No
 If 'yes', provide name and address of specialist and date of last consultation.
11. Please provide details of your most recent visit to any other doctor or therapist for this condition. Include date, name and address of doctor or therapist consulted.
12. Have you had any ongoing effects of any kind? Eg, pain, discomfort or limitations of movement etc? Yes No
 If 'yes', please provide details.
13. Is it necessary to avoid lifting or to restrict your daily activities in any way? Yes No
 If 'yes', please provide details.
14. Does your regular doctor have details of this condition? Yes No
 If 'no', please provide name and address of doctor who has full details.

Any other condition

1. Name of condition (exact diagnosis)
2. The cause
3. a. Describe symptoms
 b. Date symptoms commenced / /
 Date symptoms ceased / /
 c. How often do/did you have symptoms?
4. Have you ever been off work or had your normal daily activities restricted in any way because of this condition? Yes No

Date	Duration	Reason/Restriction
/ /		
/ /		
/ /		
5. Have you any residual, on-going effects or restriction in your daily activities? Yes No
 If 'yes', please provide details.
6. Have you taken regular or occasional medication for this condition? Yes No
 If 'yes', please advise names of medication(s), dosage(s) and frequency.
- Are you still taking this medication? Yes No
7. Have you had any other treatment for this condition (eg, physiotherapy, operation, alternative remedies)? Yes No
8. Have you had any diagnostic investigations (eg, scope, scan, x-rays, EEG, ECG etc)? Yes No
9. Have you ever been in hospital or received emergency treatment for anything related to this condition? Yes No
10. If you answered 'yes' to 7, 8 or 9, please provide details including date, type of treatment and tests.
11. Details of your most recent visit to a doctor or other therapist for anything related to this condition.

Date	Reason for consultation, investigations, findings, advice
/ /	

 Doctor/Therapist name and specialty
12. Has further treatment been recommended for this condition? Yes No
 If 'yes', please provide details.
13. Does your regular doctor have details of this condition? Yes No
 If 'no', please provide name and address of doctor who has full details.

13. Declaration and signature (must be completed)

I acknowledge that:

- I've read this application form and confirm that the answers given are my true and complete answers, even if the answers either in this form or any attachment, are not in my handwriting, I declare that they have been correctly written down at my dictation.
- I've read my Duty of Disclosure and have not withheld any information material to the insurer and understand that this duty continues to apply and that the insurance applied for will not become effective until Suncorp Life & Superannuation Limited advises the risk has been accepted.
- I've read and understood the Medical History Authorisation which enables Suncorp Life & Superannuation Limited, at its discretion, to obtain full details of my medical records and I understand that Suncorp Life & Superannuation Limited may obtain a report from my usual doctor or any doctor whom I have consulted.
- Any statements I've made on or with an application to another insurer and which I have presented to Suncorp Life & Superannuation Limited are intended by me as declarations and representations to Suncorp Life & Superannuation Limited and I acknowledge that Suncorp Life & Superannuation Limited will use them in assessing this application for insurance.
- I've read and agree to be bound by the Suncorp privacy policy which is available on our website at suncorp.com.au
- I may request access to my personal information by contacting you, although I may in some circumstances not be granted access to it. Also, I acknowledge that if the personal information requested from me isn't provided to you, then you may not be able to provide services covered in the Privacy Statement.
- I acknowledge Income Protection has a specific exclusion for disability caused directly or indirectly by war.

I consent to:

- the use of personal information about me by Suncorp Life & Superannuation Limited (if applicable) for the purposes of providing insurance through my membership of the Suncorp Employee Superannuation Plan, including to assess and decide whether to agree to an application and on what terms (if any) or any amendment or increase of any insurance provided; to provide and manage the insurance cover relating to an application that has been accepted; to investigate and, if covered, manage and pay any claims made in relation to any insurance I have with you or other members of the Suncorp Group and

- the disclosure of personal information about me by Suncorp Life & Superannuation Limited (if applicable) to, and obtaining personal information from, other parties for any of these purposes. These other parties include the policy owners' Adviser, other members of the Suncorp Group, loss assessors and claim investigators, other insurance companies and reinsurers, mailing houses, claims reference providers, research and telephone service providers, hospitals, medical and other health professionals, government departments, other trustees, legal and other professional advisers and other service providers.
- to be contacted by phone by a Suncorp representative if there is a need to get more information from me.

If I've disclosed personal information about any other person, I confirm that I'm authorised to disclose personal information about that person and to consent to its use and disclosure to other parties (and obtaining other personal information about that person from other parties) for the purposes above.

Medical History Authorisation

To Doctor

- I authorise any doctor, hospital, clinic and other medical or related facility, or any other person who has attended me, to provide Suncorp Life & Superannuation Limited with any information with respect to any sickness, injury, consultation, tests (including genetic test(s)), prescriptions or treatment and copies of all hospital records.
- I authorise the Health Insurance Commission to release to Suncorp Life & Superannuation Limited, at their request, a copy of my medical history records.
- I agree that a photocopy or facsimile of this authority should be considered as effective and valid as the original.
- I authorise the Health Insurance Commission to release to Suncorp Life & Superannuation Limited, at their request, a copy of my medical history records.
- I agree that a photocopy or facsimile of this authority should be considered as effective and valid as the original.

Signature of the Person
to be Insured

Date / /

Print full name

Please send the completed form and any required attachments to:

**Suncorp Employee Superannuation Plan
GPO Box 2585 (IPC: LS004)
Brisbane QLD 4001**