

Your duty of disclosure

Please read this before completing the application

Before you enter into a contract of life insurance with an insurer, you have 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, that 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 the 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 if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it.

If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

The insurer may elect not to avoid your contract but to vary it by:

- reducing the sum insured in accordance with a formula that takes into account the premium that would have been payable if you had complied with your duty of disclosure; or
- placing the insurer in the position in which the insurer would have been in if you had complied with your duty of disclosure.

The options to vary the contract are available to the insurer while the contract remains in force.

Where your contract provides death cover, the insurer may only apply (i) above and must do so within 3 years of you entering into the contract with them.

Your duty of disclosure continues to apply until the contract is entered into. It also applies when you extend, vary or reinstate a contract of life insurance.

3. Occupation details (must be completed)

1. Please list your present occupation and industry.

Occupation*

Industry

* A list of occupations can be found in the Suncorp Employee Superannuation Plan insurance premium rates guide available on our website

2. a. Describe all duties including the percentage of time spent on each.

Duties (eg, office, manual, site supervision, selling etc)	Percentage of time (%)

Location (eg, office, on site, at home, driving etc)	Percentage of time (%)

b. What date did you cease employment? / /

c. What date does your new position start? / /

d. Will you be gainfully employed on a permanent basis for 15 hours or more per week?Yes No

e. How many hours will you work per week in this occupation? hrs

f. How many weeks will you work per year? weeks

g. What is your annual salary?

h. Are you eligible to be paid or have you lodged (or intend to lodge) a claim for Income Protection under this policy?Yes No

If 'yes', please provide details.

4. Habits (must be completed)

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

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. HIV (must be completed)

Office use only 12

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.

7. 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 question 2 and complete the Activities questionnaire below.

2. Type of activity

8. Activities questionnaire (must be completed if you answered 'yes' to question 1 in Section 7 above)

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"/>

g. 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

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?.....

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?

9. Declaration and signature (must be completed)

By completing and signing this form I **acknowledge that:**

- I've read the Suncorp Employee Superannuation Plan PDS and the Member Booklet and have received and accepted this offer in Australia. If I've received this offer electronically, I've printed all pages of the document
- 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, aren't in my handwriting, I declare that they have been correctly written down at my dictation
- If I've applied for reinstatement of my Income Protection cover, I've read my duty of disclosure and haven't withheld any information material to the Insurer and understand that this duty continues to apply and that the insurance applied for won't become effective until the Trustee advises the risk has been accepted
- Before or at the time I provided any personal information, I read and understood the Trustee's privacy statement in the current Suncorp Employee Superannuation Plan Product Guide, which is also available at **suncorp.com.au/privacy**
- 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 Trustee's privacy statement.
- All insurance cover under the Suncorp Employee Superannuation Plan has a specific exclusion for disability caused directly or indirectly by war

I **consent** to the Trustee collecting, using and disclosing my personal information, including sensitive information, in accordance with the privacy statement. This includes:

- The use of personal information about me by the Trustee (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 the Trustee (if applicable) to, and obtaining personal information from, other parties for any of these purposes. These other parties include my 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.

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.

Signature of the
Person to be Insured

Date | d | d | / | m | m | / | y | y | y | y |

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**

or fax to: 07 3002 3259