

# Suncorp WealthSmart®

## Application for reinstatement of Income Protection after leaving employer



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Adviser ID

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

Please use this form to apply to reinstate your Income Protection Insurance attached to your Suncorp WealthSmart Business Super account after you've left your employer:

### Tips to help you complete this form

- Use blue or black pen and BLOCK letters
- Use a cross (X) to mark answer boxes
- Complete all sections of the form and sign and date on the last page
- Read the 'Your duty of disclosure' section.

**Any questions?** If you'd like help completing this form, or if you have any questions, just call us on 13 11 55 and ask for 'Super' between 8am and 6pm (Eastern Standard Time) Monday to Friday.

## 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 insurance fee 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. Details of person to be insured (must be fully completed)

Please use block letters

Suncorp WealthSmart account number

Title  Single  Married  De-facto  Gender: Male  Female

Last name

Given name(s)

Date of birth

Daytime phone number  Mobile

Email

## 2. 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 WealthSmart insurance premium rates guide available on our website at [suncorp.com.au](http://suncorp.com.au)

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

Duties (eg, office, manual, site supervision, selling etc)	Percentage of time (%)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

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.

**3. 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

**4. Habits** (must be completed)

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

**5. 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 <input type="checkbox"/> | No <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.

**6. 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

**7. Activities questionnaire** (must be completed if you answered 'yes' to question 1 in Section F 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?

