Suncorp Brighter Super™

Insurance application form

Issued 30 May 2016

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

Adviser ID
(if applicable)

Use this form to apply for insurance cover or to apply for additional/increase to existing cover

Tips to help you complete this form

- Use a blue or black pen and write in CAPITAL letters
- Use an '✕' to mark answer boxes
- Complete all sections of the form and sign and date on the last page

Have any questions?

If you'd like help completing this form, or if you have any questions, just call 13 11 55.

Your duty of disclosure

Before a contract of life insurance is entered into with the insurer, the Trustee has a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that it knows, 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.

This duty of disclosure continues to apply until the contract is entered into. It also applies when the insurer extends, varies or reinstates a contract of life insurance.

This 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 the duty is waived by the insurer.

As the Insured Person you have the same duty of disclosure and it is a condition of your membership to discharge that duty.

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 the contract but to vary it by:

(i) 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

(ii) 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 the contract provides life cover, the insurer may only apply (i) above and must do so within 3 years of entering into the contract.

As the contract is for insurance of your life as the insured person, any failure by you to provide information about a matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to give you insurance and, if so, on what terms, may be treated as a failure by us, as the policy owner, to comply with our duty of disclosure.

Personal details

Account number*

Title* Single ☐ Married ☐ De-facto ☐ Gender* Male ☐ Female ☐

Last name*

Given name(s)*

Date of birth* d d / m m / y y y y

Daytime phone number Mobile phone number*

Email address*

*mandatory field

Insurance cover

Under the MySuper regulations, employees under Suncorp Brighter Super Employer Plans must be provided with a minimum level of Life and Total and Permanent Disablement (TPD) Insurance. For new members joining Suncorp Brighter Super, they will be automatically provided the greater of the employer plan default (if applicable) or MySuper Trustee minimum. Members are free to keep the default level of cover, choose their own level of cover or to opt out of insurance. More information can be found in the Suncorp Brighter Super PDS or Product Guide. This application form is not required if you wish to retain your current level of cover.

1. Please select one of the following options:

   ☐ Additional/Increase to existing cover

   ☐ Applying for new cover

2. If you want new cover please select one of the following options and answer ALL questions below:

   ☐ Life cover only — Amount of cover (in addition to any existing benefit) $

   or

   ☐ Life and TPD cover — Amount of Life cover (in addition to any existing benefit) $

   Amount of TPD cover (in addition to any existing benefit) $

   Note: When applying for Life and TPD, the TPD cover amount can't exceed the Life cover amount.

   ☐ Income Protection — Amount of cover (This cannot be greater than 75% of your salary) $ pa

   Amount of cover (Up to 10% of salary for super contributions)^ $ pa

   Waiting period ☐ 30 days ☐ 60 days ☐ 90 days

   Benefit period ☐ 2 years ☐ until age 65

   ^ This option isn't available if your superannuation guarantee contributions are included in the salary provided below.

How to complete the rest of this application

First, you'll need to complete the 'Occupational details' section, then:

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**
You're under age 55 and applying for sums insured up to $1,000,000 (including any existing cover) for Life only or Life and TPD. You can't complete 'Part A – Short personal health statement' if you're applying for Income Protection. Please complete 'Part B – Full personal health statement'. **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'.**	You're age 55 and over or • would like sums insured over $1,000,000 (including any existing cover) for Life only or Life and TPD and/or • you're applying for Income Protection.

Occupational details

1. Please refer to the Suncorp Brighter Super insurance premium rates guide on our website at suncorp.com.au for a list of occupations.

   Occupation

2. Industry in which you're employed

3. Occupation category (your adviser can assist with this). If you are unsure on your occupation category, please refer to the insurance section in the Suncorp Brighter Super Product Guide.

   ☐ Professional

   ☐ White Collar

   ☐ Light Blue Collar/Grey

   ☐ Skilled Blue Collar

   ☐ Heavy Blue Collar

   ☐ Hazardous

4. Hours worked per week

5. Basis of employment:

   ☐ Permanent

   ☐ Casual

   ☐ Contract

Self-employed

6. What has been your insurable income over the past 12 months?
   (Please refer to the Suncorp Brighter Super Product Guide for the definition of 'salary')

$

Employees

7. What has been your annual salary over the past 12 months?
   (Please refer to the Suncorp Brighter Super Product Guide for the definition of 'salary')

$

8. **Please complete the following if you're applying for TPD and/or Income protection.**

Name of employer

Street address

Suburb/Town

State Postcode

9. Are you self employed? ☐ Yes ☐ No

10. If 'yes', by own company? ☐ Yes ☐ No

11. Do you have employees. If so, how many?

12. How many weeks do you work per year?

13. What are the principle duties of your occupation and where do you perform these duties?

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

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

14. Do you intend to change your occupation or duties, employment status or take extended leave within the next 12 months? Yes ☐ No ☐

15. If 'yes', details of change

Date of change d d / m m / y y y y

Personal Members only:

16. Have you or any business with which you have been associated ever been made bankrupt or placed in receivership, involuntary liquidation or under administration?

17. If 'yes', please provide details.

18. Date declared bankrupt d d / m m / y y y y Date of Discharge d d / m m / y y y y

19. Original amount owed $

PART A – Short personal health statement

1. Please provide the following details:

   Height _____ cm or _____ feet/inches

   Weight _____ kg or _____ stone/pounds

2. 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.

3. 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 ☐

4. 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 ☐

5. 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 ☐

6. 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 ☐

7. 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 ☐

8. 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 'Signature of insured person' section on the last page of this application.

PART B – Full personal health statement

Insurance history (must be completed)

1. Do you have with us or any other company, or are you currently applying for, any type of life, superannuation, sickness, accident, trauma, lump sum disablement or disability insurance? ..... Yes ☐ No ☐

   If 'yes', please provide:

Name of company	Type of insurance	Insured benefit	Date commenced	Is policy to be discontinued/replaced?
		$	/ /	Yes* ☐ No ☐
		$	/ /	Yes* ☐ No ☐

***If you've indicated that it's your intention to replace insurance you currently have with the cover you're now applying for, the replacement cover under any policy we issue will only start when the insurance which is to be replaced is cancelled.**

2. Has any application for insurance ever been refused, postponed, accepted with an increased insurance fee or on modified terms? ..... Yes ☐ No ☐

   If 'yes', please provide details:

3. Are you claiming or have you ever claimed benefits from any source eg, an insurance policy, workers compensation, social security (including unemployment benefits), veterans affairs, sickness benefits, invalid pension, third party, etc? ..... Yes ☐ No ☐

   If 'yes', please provide:

Date	Source	Reason	Has the claim been settled/ benefits ceased?	Date ceased
/ /			Yes ☐ No ☐	/ /
/ /			Yes ☐ No ☐	/ /

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 d d / m m / y y y y Date returning d d / m m / y y y y

   Countries to be visited _____ Reason for trip _____

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 10 to 13) 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:

   l. Heart murmur or any other heart or blood vessel disorder? ..... Yes ☐ No ☐

   m. Anaemia, leukaemia, haemophilia, haemochromatosis or any other blood disorder? ..... Yes ☐ No ☐

   n. Tuberculosis or any other lung or respiratory system disorder? ..... Yes ☐ No ☐

   o. Paralysis, multiple sclerosis, recurrent headaches or any other disorder of the nervous system? ..... Yes ☐ No ☐

   p. 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 ☐

   q. 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 ☐

   r. Sleep apnoea or any sleeping disorder? ..... Yes ☐ No ☐

   s. Thyroid disorder or any other glandular disorder? ..... Yes ☐ No ☐

   t. 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 where you received (or are currently awaiting) an individual result? ..... 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 required to complete

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 d d / m m / y y y y

(i) 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 d d / m m / y y y y Time off work Degree of recovery (%)

Date of last symptoms d d / m m / y y y y Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. ☐ Sickness, injury or tests

Test results

Date commenced d d / m m / y y y y Time off work Degree of recovery (%)

Date of last symptoms d d / m m / y y y y Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. ☐ Sickness, injury or tests

Test results

Date commenced d d / m m / y y y y Time off work Degree of recovery (%)

Date of last symptoms d d / m m / y y y y Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. ☐ Sickness, injury or tests

Test results

Date commenced d d / m m / y y y y Time off work ☐ Degree of recovery (%) ☐

Date of last symptoms d d / m m / y y y y Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. ☐ Sickness, injury or tests

Test results

Date commenced d d / m m / y y y y Time off work ☐ Degree of recovery (%) ☐

Date of last symptoms d d / m m / y y y y Treatment received

Full name and address of doctor or hospital

State Postcode

Question no. ☐ Sickness, injury or tests

Test results

Date commenced d d / m m / y y y y Time off work ☐ Degree of recovery (%) ☐

Date of last symptoms d d / m m / y y y y Treatment received

Full name and address of doctor or hospital

State Postcode

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 d d / m m / y y y y

   Other

2. Do you drink alcohol? ..... Yes ☐ No ☐

   If 'yes', please advise number of standard drinks per week? ☐ Standard drink = 30 ml (1 nip) spirits, 100 ml (1 glass) wine, 60 ml (1 serve) sherry or port, 285ml (middy/half pint) full strength 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
	/ /	/ /		
	/ /	/ /		

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).

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 ☐
2. In the last 3 years have you or do you intend to:
   a. Work as or engage in sexual intercourse with a prostitute? ..... Yes ☐ No ☐
   b. Engage in male to male anal sexual activity? ..... Yes ☐ No ☐
   c. Have sexual intercourse with an intravenous drug user? ..... Yes ☐ No ☐
   d. Have sexual intercourse with someone you suspect or know to be HIV positive? ..... Yes ☐ No ☐

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

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 below.

2. Type of activity?
3. Do you want to be considered for cover whilst taking part in this activity? ..... Yes ☐ No ☐

   If 'yes', please complete the Activities questionnaire section below.

Activities questionnaire
(must be completed if you indicated 'yes' in the Activities section 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?
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

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 Hrs

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

a. Geographical location

b. What class license do you hold?

c. 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?

If you answered 'yes' to any of the questions on page 5, please also complete the relevant special health questionnaire for each condition.

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 & address

   Date d d / m m / y y y y

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 & 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

1. Date asthma first diagnosed d d / m m / y y y y

2. How often do you experience symptoms? eg, wheezing, breathlessness, chest tightness.

3. When did you last experience symptoms?
d d / m m / y y y y

4. Are you woken during the night with symptoms?..... Yes ☐ No ☐
If 'yes', how often and date of last occurrence.

5. Have you ever been off work due to your asthma? ..... Yes ☐ No ☐
If 'yes', please advise when and for how long.

6. What is your current treatment? Include type of medication and dosage.

7. Have you ever required use of oral steroids? ..... Yes ☐ No ☐
If 'yes', please advise when and for how long.

8. Have you ever been in hospital or received emergency treatment for asthma?..... Yes ☐ No ☐
If 'yes', please advise when, for how long and where.

9. Do you ever measure your peak flow? ..... Yes ☐ No ☐
If 'yes', please advise your highest and lowest readings in the past 6 months.

10. 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.

11. Does your regular doctor have details of this condition?..... Yes ☐ No ☐
If 'no', please provide name and address of doctor who has full details.

12. 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

1. Nature of condition and underlying cause.

2. Describe your symptoms.

3. Date symptoms commenced..... d d / m m / y y y y
   i) Are you still experiencing symptoms? ..... Yes ☐ No ☐
   ii) If 'no', when did you last experience symptoms?
   d d / m m / y y y y

4. Have you had any recurrence of this condition? ..... Yes ☐ No ☐
If 'yes', please advise when and how many times.

5. Have you taken regular or occasional medication for this condition? ..... Yes ☐ No ☐
If 'yes', please advise type, dosage and frequency.

6. Are you still taking this medication? ..... Yes ☐ No ☐
If 'no', please advise date ceased ..... d d / m m / y y y y

7. 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.

8. 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.

9. Have you any ongoing effects or restriction in your activities of any kind?..... Yes ☐ No ☐
If 'yes', please provide details.

10. 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.

11. Please provide details of your most recent visit for this condition. Include date, name and address of the doctor or health professional consulted.

12. 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 d d / m m / y y y y

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? d d / m m / y y y y

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?
   d d / m m / y y y y

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 d d / m m / y y y y

   Date symptoms ceased d d / m m / y y y y

   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.

Consent and medical history authorisation (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 Portfolio Services Limited (SPSL) advises the risk has been accepted.
- I've read and understood the Medical History Authorisation which enables Suncorp Portfolio Services Limited (SPSL), at its discretion, to obtain full details of my medical records and I understand that SPSL 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 SPSL are intended by me as declarations and representations to SPSL and I acknowledge that SPSL will use them in assessing this application for insurance.
- Before or at the time I provided any personal information, I've read and understood the Trustee's privacy statement available in the current Suncorp Brighter Super 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 Privacy Statement.
- I acknowledge Income Protection 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 SPSL (if applicable) for the purposes of providing insurance through my membership of Suncorp Brighter Super, 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 SPSL (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 SPSL 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 Medicare Australia to release to SPSL, 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 insured person

Signature of the Person to be Insured ✗

Date d d / m m / y y y y

Print full name

Where to send the form

Please send the completed form and any required attachments to:

Suncorp Super
GPO Box 2585
Brisbane QLD 4001

or email super@suncorp.com.au