

Issued 30 November 2010

Adviser ID

**Please use this form to apply for insurance cover if you're:**

- A new Suncorp WealthSmart Personal Super or Suncorp WealthSmart Business Super member and unable to complete the 'Application for insurance cover' section of your Suncorp WealthSmart application form or
- An existing Suncorp WealthSmart member making a new application for cover or applying for additional/increase to existing cover.

**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

**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'

**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 WealthSmart account number  (existing members only)

Title  Single  Married  De-facto  Gender: Male  Female

Last name

Given name(s)

Date of birth  /  /

Daytime phone number  Mobile

Email

**2. Insurance cover**

Please select one of the following options

- New application for cover  Additional/Increase to existing cover

Please select one of the following options and answer ALL questions below

Death-only

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

Cover in addition to your account balance or

Cover less your account balance

or

Death and TPD

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

Cover in addition to your account balance or

Cover less your account balance

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

Cover in addition to your account balance or

Cover less your account balance

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

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

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

**Waiting period**  30 days  60 days  90 days

**Benefit period**  2 years  5 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 section 3 'Occupational details', 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
<p>You're under age 55 and applying for sums insured up to \$1,000,000 (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 Income Protection. Please complete 'Part B – Full personal health statement'.</p> <p><b>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'.</b></p>	<p>You're age 55 and over or</p> <ul style="list-style-type: none"> <li>would like sums insured over \$1,000,000 (including any existing cover) for Death only or Death and TPD and/or</li> <li>you're applying for Income Protection.</li> </ul>

**3. Occupational details**

Please refer to the Suncorp WealthSmart insurance premium rates guide on our website at [suncorp.com.au](http://suncorp.com.au) for a list of occupations.

Occupation

Industry in which you're employed

Occupation category (your adviser can assist with this)

- Professional
- White Collar
- Light Blue Collar/Grey
- Skilled Blue Collar
- Heavy Blue Collar
- Hazardous

Hours worked per week

- Basis of employment:
- Permanent
  - Casual
  - Contract

**Self-employed**

What has been your insurable income over the past 12 months?  \$

(Please refer to the Suncorp WealthSmart Member Booklet for the definition of 'salary')

**Employees**

What has been your annual salary over the past 12 months?  \$

(Please refer to the Suncorp WealthSmart Member Booklet for the definition of 'salary')

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

Name of employer

Street address

Suburb/Town

State  Postcode

Are you self employed?  Yes  No

If 'yes', by own company?  Yes  No







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

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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)

Office use only 10

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)

Office use only 11

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)

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? .....	<b>Yes</b>	<b>No</b>
	<input type="checkbox"/>	<input type="checkbox"/>
2. In the last 3 years have you or do you intend to:	<b>Yes</b>	<b>No</b>
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)

Office use only 13

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

**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 & 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 & 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  /  /
2. How often do you experience symptoms? eg, wheezing, breathlessness, chest tightness.
3. When did you last experience symptoms?  
 /  /
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.  /  / 
  - i) Are you still experiencing symptoms? ..... Yes  No
  - ii) If 'no', when did you last experience symptoms?  
 /  /
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  /  /
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  /  /
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. 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.
- I've read and agree to be bound by the Suncorp privacy policy which is available on our website at [suncorp.com.au](http://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 SPSL (if applicable) for the purposes of providing insurance through my membership of WealthSmart, 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 Health Insurance Commission 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.
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- I agree that a photocopy or facsimile of this authority should be considered as effective and valid as the original.

### 14. Signature of insured person

Signature of the Person to be Insured

Date //

Print full name

Please send the completed form and any required attachments to:

**Suncorp WealthSmart™**  
**GPO Box 2585**  
**Brisbane QLD 4001**