MEDICAL EXAMINATION FORM



About this application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so on what terms and for what premium.

We will ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

If your application to vary your Policy is accepted, the Policy will be treated as a consumer insurance contract to the extent of the variation.

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If the duty is not met

If the duty is not met, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

Guidance for answering our questions

You are responsible for the information provided to us when applying for insurance. When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Changes before your cover starts

Before your cover starts, we may ask you whether the answers to the questions that you have given when applying for insurance remain accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If you need help

It's important that you understand this information and the questions we ask. Ask us or your adviser for help if you have difficulty understanding the process of applying for life insurance or answering our questions.

If you're having difficulty due to a disability, language, or for any other reason, please let us know - we're here to help and can provide additional support.

Part 1 – Personal statement by the person to be insured

Made in connection with an application for Insurance on the life of:

				_				
Title	Mr 🗌 Mrs 🗌	Miss	Ms 🗌 Other 🗌	Please specify				
Surname								
Given name(s)								
Date of birth	/	/	Occupation					
Postal address								
						State	Postcode	
Name of Adviser authorising examina	ation							
Type of insurance b	eing applied for (tick appropria	ate box)					
Life Cover			TPD Stand A	lone Cover	Traum	na Cover		
Income protecti	on/Business Exp	enses Cover	Group Insura	nce products				
	to 3 of the Medica	al history						
 Family history, Lifestyle and Doctor's details Any relevant and Special health questionnaire(s). 								
5		•	s with you and ad	d any details cons	sidered appropri	ate.		
PLEASE SIGN T	HE DECLARATI			NER'S PRESENC	CE.			

This information is collected to assist TAL Life Limited in deciding whether to insure you now or in the future. This information may be disclosed to your adviser, your doctor, or any other doctor requested to examine you by TAL Life Limited.

The medical examiner is requested to ensure that a clear and complete answer is given to each of the following questions.

Medical history

		,				cm		kgs	
			eight?				Weight		
			t handed?					Left 🔛	Right 🗌
3.		, , ,	nptoms of, investigation or tr		0				
	a.		rmur, angina, chest pain, stro other heart or blood vessel					Yes	No 🗌
			nphysema, tuberculosis or ar eeping disorder?					Yes	No 🗌
	C.		anic attacks, stress (requiring nia or any other mental illnes					Yes 🗌	No 🗌
			hernia, ulcer, passing of bloc ner disorder of the liver, gall b					Yes 🗌	No 🗌
		Cancer, tumour, skin ca	ancer, skin spot, mole, lump een a doctor)?	or growth of any kin	d, or breast lur	nps		_	
	f.	Epilepsy, fainting attack	ks, fits of any kind, paralysis, ervous system?	multiple sclerosis, re	ecurrent heada	ches or any			
	g.	Any impairment of sigh	nt or hearing including sympt ong or short sightedness col	oms such as tinnitus	or blurred visio	on?		_	
		Back pain, or neck pair	n, strain, sciatica, disorder o artilage or limbs?	the spine or neck, o	or any disorder	of the joints,			
	i.	Arthritis, gout, osteopor	rosis, fibromyalgia, tendonitis order, regional pain syndrom	tenosynovitis, Repe	titive Strain Inju	ry (RSI)			
			ood sugar, thyroid disorder o						
			ny other disorder or cancer of						
			y of the conditions above, ple		-				
			aemophilia, haemochromato						
			sease, renal colic or stone, b					ies 🗖	
			productive organs?					Yes	No 🗌
	n.		eficiency Virus (HIV) or Acqui						
			ury, physical impairment, pro						
			cation on a regular basis (oth						
Y	ou a	re only required to an	swer Question q. if your to	tal sum insured inc	luding existing	g cover that you ma	ay have as	s well as c	over
fc	or wl	hich you are currently	applying exceed the follow	ving amounts:					
٠	\$50	0,000 of lump sum dea	th cover or						
٠	\$50	0,000 of total and perm	nanent disability cover (TPD)	or					
٠	\$20	0,000 of trauma and/or	r critical illness cover or						
٠	\$4,0	000 per month in total c	of any combination of income	protection cover, sa	alary continuan	ce or business exper	nse cover.		
	q.	•	are you planning to have a ge dual result?					Yes 🗌	No 🗌
	r.	Other than already stat	ted, in the last 3 years, have grapist, osteopath, clinic) for a	you consulted a hea	Ith professiona	l (e.g. a doctor,		_	No 🗌
	S.	Are you considering co	onsulting a doctor or health p s or an operation?	rofessional, seeking	any medical ex	kamination,			No
			If you have answered 'ye						
0	ootio		Siekpage injunk er teste						
JUI	ອວເປັ	on no.	Sickness, injury or tests Test results						
			Date commenced	/ /	Time off	work De	gree of rec	covery (%)	
			Date of last symptoms	/ /		nt received			
			Full name and address of de	octor or hospital					

State

Postcode

Test results / / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital										
Date commenced / / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital	Question no.		Sickness, injury or tests							
Date of last symptoms / Treatment received Full name and address of doctor or hospital State Postcode Question no. Sickness, injury or tests			Test results]				
Full name and address of doctor or hospital State Postcode Ouestion no. Sickness, injury or tests			Date commenced	/	/	Time off work		Degree of re	covery (%)	
Question no. State Postcode Question no. State Postcode Test results			Date of last symptoms	/	/	Treatment received				
Cuestion no. Sickness, injury or tests Test results / Date or last symptoms / Full name and address of doctor or hospital State Postcode Question no. Sickness, injury or tests Test results ////////////////////////////////////			Full name and address of d	octor or hosp	ital					
Test results / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital							State	F	ostcode	
Test results / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital										
Test results / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital	Question no.		Sickness, iniury or tests							
Date commenced / / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital										
Date of last symptoms / / Full name and address of doctor or hospital				/	/	Time off work		Degree of re	covery (%)	
Full name and address of doctor or hospital State Postcode Cuestion no. Sickness, injury or tests				/	/			Dogioo or io		
Question no. State Postcode Question no. Sickness, injury or tests				lactor or bosh	ital					
Question no. Sickness, injury or tests Test results							01.1			
Test results / / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital							State		'ostcode	
Test results / / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital										
Date commenced / / Time off work Degree of recovery (%) Date of last symptoms / / Treatment received Full name and address of doctor or hospital	Question no.		Sickness, injury or tests							
Date commenced Imme off work Degree of recovery (%) Date of last symptoms / Treatment received Full name and address of doctor or hospital State Postcode Imme of work State Postcode Females only			Test results			1				
Date of last symptoms			Date commenced	/	/	Time off work		Degree of re	covery (%)	
State Postcode Females only			Date of last symptoms	/	/	Treatment received				
Females only t. Have you ever had an abnormal pap smear?			Full name and address of d	octor or hosp	ital					
t. Have you ever had an abnormal pap smear? Yes No u. Have you ever had an abnormal breast ultrasound or mammogram? Yes No If you have answered 'yes' to question s or t above, please provide details below. Yes No Please provide details of the test, results and dates. / / If yes', please provide details of the follow up tests since the initial test listed above? Yes No If 'yes', please provide details of the follow up tests, results and dates. Yes No v. Are you currently pregnant? Yes No v. If 'yes', due date. / /							State	F	ostcode	
t. Have you ever had an abnormal pap smear? Yes No u. Have you ever had an abnormal breast ultrasound or mammogram? Yes No If you have answered 'yes' to question s or t above, please provide details below. Yes No Please provide details of the test, results and dates. / / If yes', please provide details of the follow up tests since the initial test listed above? Yes No If 'yes', please provide details of the follow up tests, results and dates. Yes No v. Are you currently pregnant? Yes No v. If 'yes', due date. / /										
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u. Have you ever had an abnormal breast ultrasound or mammogram? Yes No If you have answered 'yes' to question s or t above, please provide details below. No Please provide details of the test, results and dates. / Please provide details of the test, results and dates. / // Have you had any follow up tests since the initial test listed above? Yes If 'yes', please provide details of the follow up tests, results and dates. Yes v. Are you currently pregnant? Yes No w. If 'yes', due date. / /	-	nad an	abnormal pap smear?						Yes] No 🗌
Please provide details of the test, results and dates. / / Have you had any follow up tests since the initial test listed above? Yes No If 'yes', please provide details of the follow up tests, results and dates. v. Are you currently pregnant? Yes w. If 'yes', due date. /] No 🗌
/ / Have you had any follow up tests since the initial test listed above? Yes If 'yes', please provide details of the follow up tests, results and dates. V. Are you currently pregnant? Yes w. If 'yes', due date. /	If you have answ	wered '	'yes' to question s or t above), please prov	ide details	below.				
/ / Have you had any follow up tests since the initial test listed above? Yes If 'yes', please provide details of the follow up tests, results and dates. V. Are you currently pregnant? Yes w. If 'yes', due date. /										
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If 'yes', please provide details of the follow up tests, results and dates. v. Are you currently pregnant? w. If 'yes', due date.									/	/
If 'yes', please provide details of the follow up tests, results and dates. v. Are you currently pregnant? w. If 'yes', due date.	Have you had a	iny follo	ow up tests since the initial te	est listed abov	/e?				Yes	No 🗌
w. If 'yes', due date.										
w. If 'yes', due date.										
w. If 'yes', due date.										
w. II yes, due date.	v. Are you current	ly preg	nant?						Yes] No 🗌
	w. If 'yes', due dat	e							/	/
									Yes	No 🗌
If 'yes', please provide details.										

Family history

1.	На	ve any of your parents and/or siblings ever been diagnosed with any of the following conditions:			
	a.	High blood pressure or high cholesterol	Yes 🗌	No	_
	b.	Angina, heart attack or heart disease	Yes 🗌	No	_
	c.	Stroke	Yes 🗌	No	_
	d.	Diabetes	Yes 🗌	No	_
	e.	Bowel or colon cancer, familial adenomatous polyposis or other hereditary bowel disorder	Yes 🗌	No	_
	f.	Breast cancer and/or ovarian cancer	Yes 🗌	No	
	g.	Prostate cancer	Yes 🗌	No	
	h.	Any other type of cancer (other than stated above)	Yes 🗌	No	
	i.	Muscular dystrophy, Parkinson's Diseases or Alzheimer's disease	Yes 🗌	No	
	j.	Haemochromatosis, Multiple Sclerosis (MS), Huntington's Disease (Huntington's Chorea), Polycystic Kidney Disease,			
		Motor Neurone Disease and/or any other hereditary disorder?	Yes 🗌	No	_

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

Family member (relationship to you)	Condition/sickness (for diabetes, cancer or heart disease and specify type of diabetes)	Age at onset (approx)

Note: You are only required to disclose family history information pertaining to first degree blood family members – living or deceased (mother, father, sisters or brothers).

Lifestyle

1.	Have you ever smoked tobacco or any other substance?
	If 'yes', type e.g. cigarettes, cigars?
	How many years? Date ceased? / / if applicable
	Other
2.	Do you drink alcohol?
	If 'yes', please advise number of standard drinks per week? Standard drink = 1 nip spirits, 1 wine glass, 1 sherry glass liqueur, port/sherry, 10oz/285ml beer.
3.	Have you ever used or injected yourself with any illegal or illicit drugs?
4.	Have you ever received advice, counselling or treatment for the use of drugs or alcohol?
	If you answered 'yes' to questions 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

If you do not have a regular doctor, answer these questions with reference to your most recent medical consultation.

1	Name of your				
••					
	regular doctor				
	Address				
	Suburb		State	Postcode	
	Phone	Work () Fax	()		
2.	How long have you bee	n a patient of this doctor or clinic?	Date of last consultation	/	/
	Reason and outcome	-			
	of last consultation				
	or last consultation				
3.	If you have been attendi	ing your current doctor for less than 2 years, please provide the fol	llowing details:		
	Name of previous		-		
	doctor/medical centre				
	Address				
	Please provide date,				
	reason and outcome				
	of last consultation(s)			/	/

Asthma	Anxiety/Depression/Nervous disorder				
1. Date asthma first diagnosed.	1. Nature of condition and underlying cause.				
2. How often do you experience symptoms?					
e.g. wheezing, breathlessness, chest tightness.					
	2. Describe your symptoms.				
3. When did you last experience symptoms? / /					
4. Are you woken during the night with symptoms?	3. Date symptoms commenced.				
Yes 🗌 No 🗌 If 'yes', how often and date of last occurrence.					
	b. If 'no', when did you last				
	experience symptoms?				
5. Have you ever been off work due to your asthma?	4. Have you had any recurrence of this condition?				
Yes 🗌 No 🗌 If 'yes', please advise when and for how long.	Yes 🗌 No 🗌 If 'yes', please advise when and how many times.				
]				
	 Have you taken regular or occasional medication for this condition? 				
6. What is your current treatment? Include type of medication					
and dosage.	Yes 🗌 No 🛄 If 'yes', please advise type, dosage and frequency.				
7. Have you ever required use of oral steroids?	6. Are you still taking this medication? Yes No				
Yes \Box No \Box If 'yes', please advise when and for how long.	If 'no', please advise date ceased.				
	7. Have you had any other treatment (e.g. counselling,				
	hospitalisation, ECT)?				
8. Have you ever been in hospital or received emergency treatment for asthma?	Yes 🗌 No 🗌 If 'yes', please advise type, dates, hospital and				
	name and address of treating doctor.				
Yes No I if 'yes', please advise when, for how long and where.					
	7				
	8. Have you ever been off work or had your normal daily				
9. Do you ever measure your peak flow?	activities restricted in any way due to this condition?				
Yes No I If 'yes', please advise your highest and lowest	Yes No If 'yes', please advise when and for how long.				
readings in the past 6 months.					
	Q Have you any organize offects or restriction in your activities of				
	9. Have you any ongoing effects or restriction in your activities of any kind?				
10. Have you ever consulted a specialist for this condition?	Yes Voir No View If 'yes', please provide details.				
Yes \Box No \Box If 'yes', please advise name and address of					
doctor and date of last consultation.					
	10. Have you ever consulted a psychiatrist, psychologist, counsellor				
	or any other therapist?				
	Yes \Box No \Box If 'yes', please advise dates and name and				
11. Does your regular doctor have details of this condition?	address of all persons consulted.				
Yes 🗌 No 🗌 If 'no', please provide name and address					
of doctor who has full details.					
	11. Please provide details of your most recent visit for this condition.				
	Include date, name and address of the doctor or health				
12. Please advise details of your most recent visit to any other	professional consulted.				
doctor for this condition. Include date, name and address					
of doctor consulted.					
	12. Doop your regular doctor have details of this condition?				
	12. Does your regular doctor have details of this condition?				
	Yes Volume Yes Yes Yes Yes Yes Yes Yes Yes Yes Ye				

Back/Neck

				iy other cond
1.	Area of spine affected? Neck, upper or low	ver back?	1.	Name of condi
			2.	The cause
2.	Date of first symptoms	/ /	3.	a. Describe syr
3.	What was the cause?			b. Date sympto
				Date sympt
4.	Have you had any diagnostic investigations e.	.g. CT Scans. x-rays etc?		c. How often d
	Yes No If 'yes', please provide d and date(s).	-	4.	Have you ever restricted in an
				Yes No
				Date
5.	Are you still experiencing symptoms?	Yes 🗌 No 🗌		/ /
	If 'no', please provide date of last experienced symptoms?	/ /	5.	/ /
5.	How often do/did you have symptoms?		0.	daily activities?
7.	Do you have or have you ever had pain, nu and needles' in your arms, shoulders, butter Yes No	•		Yes No
8.	Have you ever been off work due to your s		6.	Have you take
	or unable to perform your normal day to da			for this condition
	Yes No If 'yes', when and for ho	w long'?		dosage(s) and
				0 ()
9.	What is the nature of the treatment (e.g. sp	pinal manipulation, deep		Are you still tak
	tissue massage etc.)?		7	Have you had
	a. Are you still receiving treatment?	Yes 🗌 No 🗌		condition (e.g. alternative rem
	b. If 'no', when did you cease treatment?		8.	Have you had
10.	Have you ever consulted a specialist for thi	is condition?	0	(e.g. scope, sc Have you ever
	Yes No If 'yes', provide name an and date of last consultation.		9.	emergency treating this condition?
			10	. If you answere
11	Please provide details of your most recent	visit to any other		date, type of tr
	doctor or therapist for this condition. Includ address of doctor or therapist consulted.			
			11	. Details of your
12.	Have you had any ongoing effects of any k discomfort or limitations of movement etc)'			anything relate
	Yes No If 'yes', please provide d	letails.		Date
				/
13.	Is it necessary to avoid lifting or to restrict y activities in any way?	your daily		Doc
	Yes No If 'yes', please provide d	letails.	12	. Has further tre
				Yes 🗌 No 🗌
14	Does your regular doctor have details of th	is condition?		
	Yes No If 'no', please provide na		13	. Does your regi
	doctor who has full details.			Yes No
				doctor who ha

er condition

1.	Name of condition (exact diagnosis)					
2.	The cause					

- ribe symptoms
- symptoms commenced

symptoms ceased

often do/did you have symptoms?

ou ever been off work or had your normal daily activities ed in any way because of this condition?

/

/

/

/

Yes No

No 🗌

Date	Duration	Reason/Restriction
/ /		
/ /		
/ /		

ou any residual, on-going effects or restriction in your ctivities?

No If 'yes', please provide details.

ou taken regular or occasional medication condition?

Yes	No		lf 'yes', plea	se advise	names	of media	cation(s)
dosa	ge(s) and	d fre	quency.				

	Are you still taking this medication?	Yes	No 🗌
7.	Have you had any other treatment for this condition (e.g. physiotherapy, operation, alternative remedies)?	Yes	No 🗌
8.	Have you had any diagnostic investigations (e.g. scope, scan, x-rays, EEG, ECG etc)?	Yes 🗌	No 🗌
9.	Have you ever been in hospital or received emergency treatment for anything related to	_	_

inswered 'yes' to 7, 8 or 9, please provide details including pe 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				

- ther treatment been recommended for this condition? No If 'yes', please provide details.
- our regular doctor have details of this condition? No If 'no', please provide name and address of who has full details.

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:					
e.g. arm, nose, scalp?					
b) Was the lesion benign or malignant?					
c) What was the diagnosis? i.e. the					
name advised by your doctor e.g. 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 e.g. Efudix/Aldara or photodynamic therapy.		ing instrument), cryotherapy (freezing off),	diathermy (burning off), topical cream		
3. Have you been advised to have regula					
Yes No If 'yes', please advis	se by whom and the frequency.				
4. Has any further follow-up or treatment	t been recommended?				
Name					
Address					
Suburb		State	Postcode		
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 re	late to the skin lesion(s)/cancer(s)	or sun spot(s) treated?		
Yes No If 'yes', please attac					
 Does your regular doctor, skin special 	ist or skip clipic bays dotails rogard	ling the lesion(s)/concor(s) or sup s	not(s)?		
	ate which one and provide the nar	e () ()	,		
If 'no', please provide the name and a					
Name					
Address					
Suburb		State	Postcode		
3. Do you have any skin lesions for which you are considering consulting a doctor or seeking medical advice or treatment?					
Yes \square No \square If 'yes', please provide details.					
· · ·					

Hypertension (High Blood Pressure)

- 1. When were you first diagnosed with hypertension?
- 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, t	ype 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?

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. 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.

Declaration by the insured person

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I acknowledge that:

Υ

- I/We have understood all the questions in this form and declare that the statements made in this Statement are true and complete and agree that they shall form part of the application for insurance and shall be relied upon by TAL Life Limited in deciding whether to issue a policy including the premiums and terms to offer.
- To the extent that if the answers are not in my own handwriting they have been checked by me and I certify that they are correct to the best of my knowledge.
- I/We understand there is a duty to take reasonable care not to make a misrepresentation to the insurer before entering into a contract of insurance, extending or making changes to existing insurance, and reinstating insurance. I/We also understand that if this duty is not met it can have serious impacts on my insurance.

Signature of the person to be insured

Date dd/mm/yyyy

PART 2 – CONFIDENTIAL REPORT ON THE PERSON TO BE INSURED:



Surname

Given name(s)

Note: Information regarding your findings should NOT be given to any other person other than the examinee under the ACT Health Records (Privacy and Access) Act if the examinee lives in or the examination was conducted in the ACT. Exception may be made, subject to the examinee's consent, if in your opinion there is medical information which should be conveyed to their medical attendant. The company's decision concerning the proposal for insurance will be based on a careful consideration of the medical evidence and other factors including the type of insurance sought. The examiner is therefore requested NOT to express to the examinee any opinion concerning the examinee's insurability.

A. Introduction

Α.	Introduction	Yes	No	If 'yes', please provide details.
A1.	Are you acquainted with the examinee:			
	a. Professionally – If so, how long?			
	b. Personally – If so, how long? If 'No' go to question A2			

i. What was the date, reason and outcome of the last consultation with you?

ii. Please give any detail/s of any adverse first degree family history, known to both yourself and your patient. Note - you are only required to disclose family history information pertaining to first degree blood related family members - living or deceased. (mother, father, sisters, brothers)

Family Member	Condition/Illness	Age at Onset	Age at Death

iii. Please list all medications your patient is taking and indicate the reason for the medication.

Medication		Reason
A2. Is there anything unfavourable in appearance, development	ent or behaviour?	
A3. Do you know of, or is there any indication of past or pres	sent abuse	
of alcohol or of the misuse of drugs?		
B. Measurements		
Give the following measurements	_	
B1. Height (without shoes)	Height	cm
B2. Weight (clothed)	Weight	kg
B3. Chest (next to skin)	Chest Expiration	cm
	Chest Inspiration	cm
B4. Hip at superior iliac crest (next to skin)	Hip	cm
B5. Waist at umbilicus (next to skin)	Waist	cm
B6. If chest expansion is less than 5cm, comment as to app	parent cause	

or provide peak flow meter reading if available

C. F	Respiratory System	Yes	No	If 'yes', please provide details.		
C1.	Is there any abnormality of the respiratory system to palpitation, percussion or auscultation?					
C2.	Is there any sign of past or present respiratory disease?					
C3.	Is there any history of investigations, referral or treatment?					
D. (Circulatory System					
D1. V	Vhat is the rate and character of the pulse?	Pulse	rate		per n	nin
		Chara	cter			
D2. V	Vhat is the position of the apex beat of the heart? In the from the mid-	sternal	line	i	nterspace	cm
		Yes	No	If 'yes', please provide details.		
D3. I:	s there any evidence of cardiac enlargement?					
D4. I:	s there any abnormality in the heart sounds or rhythm?					
i	s any murmur present? If so describe fully including site, timing, ntensity and transmission. Also indicate any effect of posture or espiration on the murmur.					
	Vhat is the Blood Pressure (Auscultatory method)? The Diastolic	Svs	stolic	Diastolic	mm	Hg
	evel is to be taken at the cessation of all sound. If the first Systolic eading is above 135 or below 100, or the Diastolic above 85	,	stolic	Diastolic	mm	Hg
	r below 60, two further readings at 5 to 10 minute intervals are		stolic	Diastolic	mm	Hg
T.	equired. The recumbent position should be used where possible.	Yes	No	If 'yes', please provide details.		
D7 I:	s there any abnormality of the peripheral arterial or venous circulation?					
07.1						
D8. [Do you consider the heart and vascular system to be abnormal?					
	s the examinee now on treatment for hypertension?					
lt	so, and if you have the required information, please state:					_
8			a.			=
k			b.			_
			C.			
D10.1	s there any history of investigations, referrals or treatment?					
E. [Digestive and Lymphatic Systems	Yes	No	If 'yes', please provide details.		
E1. I:	s there any abnormality of tongue, mouth or throat?					_
E2. I:	s there any abnormality or evidence of disease of any					
8	bdominal organ, including liver and spleen?					
	s there any abnormality of lymph nodes in the neck, axillae rr inguinal regions?					_
	a barnia procent? If so, describe fully					\exists
⊑4. K	s a hernia present? If so, describe fully.					
E5. I:	s there any history of investigations, referrals or treatment?					
	Genito-urinary System	Yes	No	If 'yes', please provide details.		
	of the examination. If not, please state circumstances. If albumin or blood is found, an early morning specimen should be examined and findings recorded before completing report.	a. Albu	imin			
C		L. b. Gluc	u cose			
e						
		c. Bloc				
	s there any evidence of abnormality of the genito-urinary system?					
(i	ncluding abnormal PSA test or STDs)					

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Yes	No	If 'yes', please provide details.
_	_	
Yes	No	If 'yes', please provide details.
_		
Yes	No	If 'yes', please provide details.
	 Yes 1 Yes 1 <l< td=""><td></td></l<>	

13. Please give date and result of last mammogram or other breast investigations if known.

Date	Result
/ /	
/ /	

14. Please give date and result of most recent PAP test.

Date	Result
/ /	
/ /	

J.	Summary		Yes	No	lf 'yes', please provide details.
J1.	 Do you consider any medical attendant's report or any special tests are required? (No special tests are to be carried out in connection with the proposal for insurance without the company's authority). 				
J2.	2. Do you consider the person examined to be likely to require any surgical operation?				
J3.	J3. Comment fully on any unfavourable features (either physical or mental) which could either reduce life expectancy or cause disablement: disclosed by your medical records and/or knowledge of this patient.				
	If more space is required, please	attach and sign a separate sheet.			
Dated at					Date dd/mm//yyyyy
Sig	nature of medical examiner	*			
Qu	Qualifications				
Fo	For Payment of Fee Please complete the following: (BLOCK LETTERS PLEASE)				
Na	ne				
Add	dress				
					State Postcode
Tele	Telephone () ABN				

Special health questionnaires To be completed if the examinee has any condition not adequately covered earlier in this Medical Examination Form.

1. Name of condition (exact diagnosis)				12. Has further treatment been recommended for this condition? Yes 🗌 No 🗌 If 'yes', please provide details.
2.	The cause			
3.	a. Describe symptomsb. Date symptoms com	menced		13. Does the regular doctor have details of this condition?Yes No If 'no', please provide name and address of doctor who has full details.
	Date symptoms ceas c. How often did the ex			
 have symptoms? 4. Has the examinee ever been off work or had their normal daily activities restricted in any way because of this condition? Yes No 				Any Additional Information
	Date	Duration	Reason/ Restriction	
	/ /	Duration	nestriction	
	/ /			
5.	Is there any residual, on-g	oing effects or restric	tion in the examinee's	
	daily activities? Yes No If 'yes'	, please provide deta	ails	
 6. Has the examinee taken regular or occasional medication for this condition? Yes No If 'yes', please advise names of medication(s), dosage(s) and frequency. 				
7.	Are you still taking this m Has the examinee had ar (e.g. physiotherapy, oper-	ny other treatment fo		
8.	Has the examinee had ar (e.g. scope, scan, x-rays	ny diagnostic investi		
9. Has the examinee ever been in hospital or received emergency treatment for anything related to this condition? Yes No				
10	. If you answered 'yes' to a date, type of treatment a		vide details including	
11	. Details of the most recen anything related to this co		other therapist for	
			consultation,	
	Date		findings, advice	
	Doctor/Thera	apist name and sp		
	Doctor/The	erapist address d	etails	

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Important

This Medical Examination is a matter of importance to the person you have just examined and it would be appreciated if you would send the report without delay to:

GPO Box 68 Sydney NSW 2001 Telephone 1800 338 102