

APPLICATION FOR REINSTATEMENT



Issued 1 July 2020

Your duty of disclosure

To be read by the policy owner and person to be insured before completing this questionnaire.

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

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

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows, or in the ordinary course of their business, ought to know; or
- 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 we would not have entered into the contract if the failure had not occurred, we may avoid the contract within 3 years of entering into it.

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

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

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

The options to vary the contract are available to us while cover under the contract remains in force.

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

If the contract is for insurance of the life of another person, any failure by him or her to tell us a matter that he or she knows, or could reasonably be expected to know, is relevant to our decision whether to enter into the contract and, if so, on what terms, may be treated as a failure by you to comply with your duty of disclosure.

Policy owner details

Title Mr Mrs Miss Ms Other Please specify

Surname

Given name(s)

Postal address

State Postcode

Phone Home () Work () Mobile

The policy owner of:

Policy number issued on the life of

Type of policy hereby make application for the reinstatement of this policy which has been cancelled.

If we need to get more information from you, may one of our underwriters phone or e-mail you? (this can save time and ensure that the underwriter fully understands your circumstances).

Yes No If 'yes', please indicate your preferred phone number and/or e-mail address as well as a convenient time to call:

At home At work Days Convenient times From: To:

Insured's phone number Insured's email address

Every now and then, we and any related companies that use the Asteron Life brand might let you know about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us on 1800 221 727 to update your marketing preferences at any time.

Note: Completion of this form does not mean that the policy will be automatically reinstated. Further medical evidence may be required before reinstatement is considered.

This form is issued by Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) which is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Suncorp Portfolio Services Limited ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059 (SPSL) is the trustee of the superannuation fund and part of the Suncorp group of companies (Suncorp). The obligations of the different entities of TAL and Suncorp are not guaranteed by other entities.

Statement by person to be insured

Please provide full details to all questions whether you feel it relevant or not. You have a legal duty to provide full information and failure to comply may affect a future claim.

Note: A parent holding a policy on the life of a child under the age of sixteen may answer the questions in the statement.

Name of person to be insured

Surname Date of birth / /

Given name(s)

1. Since the date of your original application have you consulted, been examined or treated by or received advice from any doctor, psychologist, chiropractor, physiotherapist, natural therapist, or any other health care professional, been in a hospital, had an operation or had any tests (including genetic tests), e.g. x-ray, ECG, mammogram, pap smear etc? This does not include common colds, flus or regular age-related health checks where the results were all normal. Yes No

2. i. Since the date of your application to this company have you had any change in health or suffered from any sickness or injury? Yes No
If yes, please provide details

ii. Do you have any physical impairment, disability, medical condition or other departure from good health? Yes No
If yes, please provide details

iii. Are you taking prescribed medication on a regular basis (other than the contraceptive pill)? Yes No

3. Do you intend to seek or have you been advised to have any medical examination, advice, treatment, tests or an operation in the future? Yes No

If you answered 'Yes' to any of Q1, Q2 or Q3, please provide details in the table below:

Qn. 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

4. Please answer the following:

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

a. Name of your regular doctor/medical centre

Address

State Postcode

Phone () Fax ()

b. How long have you been a patient of this doctor? Date of last consultation / /

Reason for consultation

Outcome

c. If you have been attending your current doctor for less than 2 years, please provide the following details:

Name of previous doctor/medical centre

Address

State Postcode

Please provide date, reason and outcome of last consultation(s)

5. Have you ever smoked tobacco or any other substance at any time in the last 12 months?

Yes No If 'yes', type (e.g. cigarettes)? Daily Quantity?

How many years? (if beyond 12 months)

Date ceased? If applicable / / Other

6. Do you currently participate in or do you have any intention of participating in any organised sport or hazardous activity including but not limited to: football, boxing, wrestling, parachuting, hang gliding, motor sport of any kind, underwater diving, rock climbing, paragliding, caving, mountaineering, bungee jumping, professional sports, ocean racing, martial arts, rodeo, aviation other than as a fare paying passenger on a licensed public service (e.g. Qantas or any other organised sport or hazardous activity)?

Yes No If 'yes' please provide full details.

7. a. What is your present occupation?

b. Describe usual role and duties

8. What is your annual salary or current earned income or other remuneration before tax but net of business expenses? (Income Protection and Business Expenses only) \$

9. In the next 12 months do you intend to take extended leave, or to travel, work or live overseas for any period of time? Yes No

If 'yes', please advise: Date leaving / / Date returning / /

Countries to be visited

Reason for trip

10. (Please only complete if Child Cover is included within your policy.) Since the date of your original application, has the insured child(ren) had any illness, injury or medical disorder (including but not limited to heart, lung, blood, digestive, urinary or cancer related illness as well as neurological / developmental disorders or other illness, injury or medical disorder) which has required ongoing treatment, advice or surgical procedure? Yes No

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

Child	Condition, dates, treatment, results	Full name and address of doctor or hospital

11. Has an application for an insurance policy or cover on your life been submitted to any other company since the date of your original application to this company? (E.g., this may include an application for an insurance policy by you, or an application for cover under a group policy on your behalf). Yes No

i. If 'yes', please advise type and amount of cover, and name of company.

ii. Has this cover been accepted? Yes No

If 'yes', please advise if accepted at standard rates, accepted at an increased rate of premium or with amended terms.

If 'no', please advise why the cover has not yet been accepted, including if deferred or declined.

COVID-19

12. Have you returned from international travel within the last month?

Yes No

13. Do you currently have any flu-like symptoms e.g. fever, cough, sore throat, runny nose or fatigue?

Yes No

14. Have you ever tested positive to COVID-19?

Yes No

15. Have you:

Been advised or waiting to have a COVID-19 test

Requested or waiting to have a COVID-19 test

None of the above

16. Are you aware that you have been in contact with a person who is infected with COVID-19?

Yes No

17. Have you been advised to self-isolate?

Yes No

Declaration

I/We agree that:

- a. The original application form for this policy, as varied by this application and the Statement overleaf, shall form the basis of the contract with Asteron Life & Superannuation Limited for reinstatement of this policy.
- b. If this policy is reinstated, reinstatement will be based on the truth of the answers made in the Statement overleaf.
- c. Asteron Life & Superannuation Limited will not pay:
 - i. for suicide within 13 calendar months from the date of reinstatement; or
 - ii. critical conditions/trauma benefits; within 3 calendar months from the date of reinstatement.
 - for cancer if first diagnosed,
 - for heart attack, out of hospital cardiac arrest or stroke if first occurred, or
 - for heart surgery events if the disease or condition which the surgery is directed at is first diagnosed,

Please refer to your policy document for further details.

I/We 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 Asteron Life & Superannuation 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/our own handwriting they have been checked by me/us and I/we certify that they are correct to the best of my/our knowledge.

I/We have read and acknowledge the Duty of Disclosure to Asteron Life & Superannuation Limited and understand that this duty continues to apply until the insurance applied for has been accepted by Asteron Life & Superannuation Limited. I/we also acknowledge that the Duty of Disclosure will also apply if I/we extend, vary or reinstate a contract of insurance.

Any statements I/we have made on or with an application to another insurer and which I/we have presented to Asteron Life & Superannuation Limited are intended by me/us as declarations and representations to Asteron Life & Superannuation Limited (Asteron) and I/we acknowledge that Asteron Life & Superannuation Limited will use them in assessing this insurance application.

Before or at the time I/we provided any personal information, I/we have read and understood the current Asteron Life & Superannuation Limited (Asteron) and Suncorp Portfolio Services Limited (Trustee) Privacy Statement in the current Asteron Life Complete PDS and Policy Document (Asteron Life Complete PDS), which is also available at asteronlife.com.au/privacy.

I/We consent to Asteron and, if I am/we are applying for membership of the Fund, the Trustee collecting, using and disclosing my/our personal information (including sensitive information), in accordance with the Privacy Statement. This includes disclosing my/our personal information to my/our financial adviser to clarify the decision in the event the application cannot be accepted (if relevant).

I/We understand that the insurance application for reinstatement where applied for will not become effective until my/our application is accepted by the insurer in writing.

Signature of the person to be insured

X

Date [d | d] / [m | m] / [y | y | y | y]

Signature of policy owner (if different from person to be insured)

X

Date [d | d] / [m | m] / [y | y | y | y]

If you have any queries about completing this form please contact Asteron Life Customer Service on 1800 221 727.

Direct Debit Request

Policy owner details

Surname	<input type="text"/>	Given name(s)	<input type="text"/>
Surname	<input type="text"/>	Given name(s)	<input type="text"/>
Postal Address	<input type="text"/>		
	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Telephone	Home (<input type="text"/>)	Work (<input type="text"/>)	Mobile <input type="text"/>

Payment details

Policy number
<input type="text"/>
<input type="text"/>
<input type="text"/>

N.B. any outstanding premiums will be debited from the account or credit card supplied

Part A Direct debit (bank, building society, credit union)

Details of account to be debited:

This form is to authorise Asteron Life & Superannuation Limited (user ID 367806) to debit premiums from your account with a financial institution. This debit or charge will be made through the Bulk Electronic Clearing System Framework (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Name of account holder	<input type="text"/>		
Name of financial institution	<input type="text"/>		
Name of account to be debited	<input type="text"/>		
BSB number	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Account number	<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"/> <input type="text"/>
Frequency:	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly		

I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement attached and the terms and conditions of my Asteron Life & Superannuation Limited (Asteron) policy.

Account holder's signature	<input type="text"/>	Account holder's signature	<input type="text"/>
Date	<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"/>	Date	<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"/>

Part B Credit card (only Mastercard and Visa available)

I authorise Asteron Life & Superannuation Limited to charge my: (tick one) Visa Mastercard

Frequency:	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly		
Card holder's name	<input type="text"/>		
Card number	<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"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Expiry date	<input type="text"/>
Card holder's signature	<input type="text"/>	Date	<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"/>

Direct Debit Request Service Agreement

This Direct Debit Request (DDR) Service Agreement is issued by Asteron Life & Superannuation Limited ABN 87 073 979 530 (Asteron) user ID 367806. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your DDR and must be read in conjunction with the DDR Form on the previous page. You should direct all enquiries about your direct debit to our customer service team on 02 8275 3999 or if outside Sydney on 1800 221 727.

1. Our commitment to you

- a. We will give you at least 14 days' notice in writing before changing the terms of the debiting arrangements, unless you agree to an earlier change.
- b. Asteron will keep information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution, in the event of a claim or relating to an alleged incorrect or wrongful debit, or where specifically required by the law.
- c. Where the debiting date is not a business day, we'll draw from your nominated financial institution account on the next business day.

2. Your commitment to us

It is your responsibility to:

- check your account details against a recent bank statement.
- ensure your nominated financial institution account can accept direct debits through the Bulk Electronic Clearing System (BECS). Please be aware that not all accounts allow direct debits through BECS. If you are unsure please check with your financial institution before completing your direct debit request form.
- ensure there are sufficient funds available in the nominated financial institution account on the due date to cover the premiums.
- advise us if the nominated account is transferred or closed, or the account details change.
- ensure that all account holders on the nominated financial institution account agree to the debiting arrangement.

3. Your rights

- a. Subject to the terms and conditions of your insurance policy, you may alter the debiting arrangements by contacting us on the details under 3b. Such advice should be received by us at least 7 working days before the debiting date for any of the following:
 - altering the Direct Debit Request (DDR).
 - deferring a drawing.
 - suspending the DDR.
 - cancelling the debiting arrangement completely.

If you do any of these things, you must make alternative arrangements to pay outstanding amounts and, if applicable, future amounts. Alternatively you may request a stop or cancellation by contacting your financial institution. If you take this course of action you may incur a fee from your financial institution.

- b. Where you consider that a debit has been initiated incorrectly, you should contact us on 02 8275 3999 or if outside Sydney on 1800 221 727. In the unlikely event of a complaint not being resolved satisfactorily, you can address the complaint to: The Manager, Life Customer Service, GPO Box 68, Sydney NSW 2001.

4. Other information

- a. The details of your debiting arrangements are contained in the DDR.
- b. We reserve the right to ask that instructions from a customer, to stop or in any way alter the debiting arrangement are in a written, verbal or electronic form.
- c. The terms and conditions of your Asteron policy govern your instalments. The policy allows us to cancel it after writing to you if debits are dishonoured by your financial institution and your premium is overdue by 30 days or more.
- d. We may vary the amount subject to the terms and conditions of your policy to be deducted from the account or the frequency of future debits by giving at least 14 days notice to you, in writing. All future amounts payable by you under the policy will be debited to the financial institution account shown in the DDR unless you tell us you wish to cancel the arrangement.
- e. Financial institution fees (including dishonour charges) may also apply to this debiting arrangement. If there are insufficient funds in your account, you may incur dishonour fees from your financial institution and your policy may be at risk of cancellation if your premium is not paid by the due date. Dishonour fees will not be charged by Asteron if direct debits are returned.
- f. If you are uncertain when the funds will be debited from your nominated account, you should enquire directly with your financial institution.
- g. If you wish to notify us in writing about anything relating to this agreement, you should write to: Life Customer Service, GPO Box 68, Sydney NSW 2001.
- h. We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the second banking day after sending.

5. Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

debiting day means the day that payment by you to us is due.

direct debit request (DDR) means the Direct Debit Request between us and you.

us or **we** means Asteron Life & Superannuation Limited you have authorised by requesting a Direct Debit Request.

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.