



Applying for insurance can seem quite challenging. In this brochure we explain why Asteron asks so many questions on an application form and why those questions are important to us in making decisions about your risk insurance application.

Why do I need to complete an application form?

We consider many factors (such as your health and your occupation) when making decisions about your request for insurance. The application form is important because it contains questions about these factors.

We use the information from these questions to:

- a) assess whether or not we can provide insurance cover, and
- b) calculate the cost of your insurance if we have agreed to offer cover.

This assessment and calculation process is called underwriting and you will see this word used regularly throughout this brochure.

Why does the application form contain so many questions about my occupation, my medical history and my pastimes?

The premium that you pay for your insurance cover depends on whether or not you present a greater than average risk. For instance, some occupations and pastimes are more likely than others to cause sickness or injury. Similarly, a person's medical history can reveal risk factors that may contribute to the deterioration of their health in the future.

The information you provide in your application form helps us determine your level of risk and therefore charge the appropriate premium.

There may be some questions that I am not comfortable answering. Will I still need to answer those questions?

Yes. We only ask questions that are necessary to the underwriting of your policy or its ongoing administration (such as requiring your address so that we can send you renewal notices).

We understand that some people do not feel comfortable answering questions. To help overcome this difficulty for our customers, we will accept the information if it is written out separately, sealed in an envelope marked "Confidential for the attention of the Asteron Chief Medical Officer" and attached securely to the application form. You will need to sign and date this information.

Do you check the information I provide?

You must provide us with complete and accurate information. This is explained fully under "Your duty of disclosure" on

the first page of the application form. You should read this carefully before completing the application form.

We also have the right to check your application at any time either before or after acceptance terms have been issued.

What if I don't provide complete and accurate information?

If you have given any incorrect answers or omitted information that would have influenced our decision to accept your application, we may cancel your policy or not pay a claim. "Your duty of disclosure" on the first page of the application form explains the implications of giving fraudulent information or withholding information.

What happens after I've completed the application form?

When you apply for insurance with Asteron, your application form is forwarded to our Risk Assessment team. An underwriter will assess your application by referring to the information you've given us.

The underwriter's role is to make sure that you are charged the premium that is appropriate to your individual circumstances. Correct and complete information helps the underwriter assess your application accurately and simplifies the claims process if you ever need to make a claim on your policy.

Will the underwriter need to contact me?

There may be times when the underwriter may need to clarify an answer you have given or obtain more information from you. Speaking directly with you can save delays in assessing your application and ensures the underwriter fully understands your circumstances.

You can choose if you want an underwriter to contact you by ticking the appropriate box on the application form and nominating times for them to phone you.

If you have provided detailed information for each question, it is less likely that the underwriter will need to contact you.

Will I need to have any medical tests or attend a medical consultation?

It is not always necessary to have medical tests or attend a medical consultation in order to obtain insurance cover.

We may, however, ask for additional medical information if:

- a) we need more detailed information than you provided in your application form, or
- b) based on your age, you are applying for a higher amount of cover than we wish to accept without further medical evidence.

If we do ask you to attend a medical consultation or have a medical test, we will generally pay all associated costs.

The medical evidence we may request includes:

- **Special health questionnaire**
This will relate to a specific ailment in your medical history and we will ask you to complete this yourself.
- **Personal Medical Attendant's Report (PMAR)**
Usually your own doctor will complete this from your medical records. If you have consulted a specialist we may also request a report from them.
- **Blood tests**
Depending on the amount of insurance cover required and/or your medical history we may require you to undergo blood testing. Tests will include HIV, Hepatitis B and C, Cholesterol, Glucose, Liver and Kidney Function.
- **QuickCheck**
This can be performed by a nurse, a mobile medical service, or by your own doctor. The examination collects a measurement of your height, weight and blood pressure, and a urinalysis.
- **Medical examination**
We prefer you to visit your own doctor if this examination is needed, as your doctor is already familiar with your medical history. We may also request an independent medical examination by a specialist of our choice.

Genetic testing is being raised as an issue for life insurance companies. What is Asteron's position on genetic testing?

Our current position is that we do not require and will not ask an applicant for insurance to undergo a genetic test. If you have had a genetic test previously, you must disclose this on the application form, the same as for any type of medical test.

Can my application be declined?

Yes, but we rarely refuse cover completely. We may, however, offer you cover on special terms if the information

in your application shows that you are a greater risk than we are prepared to accept under our standard terms. This means that we may modify one or more of the following:

- the premium
- the amount of insurance cover
- the waiting period
- the length of time we may provide cover
- the nature of the cover eg, we may exclude a particular event
- other relevant policy conditions.

We will send you a letter outlining our special terms. If you choose to accept those terms, your policy will be issued when we have received your written confirmation and the required premium.

Do I need to let Asteron know if any of the information I provided on the application form changes?

Before we notify you that we have accepted your application

You must inform us of any change to your health or if any other information you provided in your application form has changed. This includes medical consultations and changes or additions to occupations and pastimes. If you fail to inform us then this is treated in the same way as withholding information in your application.

After we have issued your policy

Other than letting us know if you change your postal address, you do not need to notify us of any changes. As long as we continue to receive the correct premium, any changes to your health, occupation, pastimes or residency status will not affect your policy.

When will my insurance cover commence?

Cover commences when we have notified you that the risk has been accepted. We will send you a policy document to confirm the date from which your cover begins.

Who do I contact if I have more questions?

Your adviser is the best person to contact. Your adviser is aware of your circumstances and will be able to give you appropriate advice.

If you do not have an adviser, please telephone or write to the Asteron office in your state, or contact us through our web site at www.life.asteron.com.au

To find out more, talk to your adviser, call the Asteron office in your state or territory, or visit us on the Internet at www.life.asteron.com.au

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