

DUAL
A U S T R A L I A

**Proposal Form
Individual Personal &
Sickness Insurance**



Important Notice Relating to this Proposal

PLEASE READ THE FOLLOWING ADVICE BEFORE PROCEEDING TO COMPLETE THIS PROPOSAL FORM.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty, under the INSURANCE CONTRACT 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, upon what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of 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 his business, ought to know;
- As to which compliance with your duty is waived by their Insurer.

(It should be noted that this duty continues after the proposal form has been completed up until the time the policy is entered into.)

Non-Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce their liability under the contract in respect of a Claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning. It is therefore vital that you make sufficient enquiries BEFORE you complete your proposal form and BEFORE you sign any declaration that there has been no change in the information proposed. Please take notice of the following statements pursuant to the provisions of the INSURANCE CONTRACT ACT 1984.

Surrender or Waiver of any Right of Contribution or Indemnity

Where another person or company would be liable to compensate you or hold you harmless for part or all or any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the inception of the policy that you would not seek to recover any loss or damage from that person, you are NOT covered under the policy for any such loss or damage.

Notice of Occurrences or Events

If during the period of this policy, the Insured shall become aware of any occurrence which may give rise to a Claim under the policy and shall during the period of this insurance given written notice to the Insurer of such occurrence, any Claim which may be subsequently made arising out of the occurrence of which notification has been given shall be deemed to be a Claim made during the period of this policy whenever such Claim may actually be made.

Contract by the Insured Affecting Rights of Subrogation

If the proposed contract of insurance includes a provision which excludes or limits the Insurer's liability in respect of any loss because you are a party to an agreement which excludes or limits your rights to recover damages from a third party in respect of that loss, you are hereby notified that signing any such agreement may place your indemnity under the proposed contract of insurance at risk.

When completing this Proposal Form

- Please answer all questions giving full and complete answers

It is the duty of the Proposer to provide all information that is requested in the proposal form as well as to add additional relevant fact.

Proposal Form: Individual Personal Accident and Sickness Insurance

A relevant fact is such know fact and/or circumstance that may influence in the evaluation of the risk by the insurer. If you have any doubts about what a relevant fact is, please do not hesitate to contact your broker or insurer.

- If the space provided on the Proposal Form is insufficient, please use a separate signed and dated sheet in order to provide a complete answer to any question
- The proposal form must be completed, signed and dated by a person, who must be of legal capacity and authorised for the purpose of requesting directors & officers liability insurance for the firm who acts as a Proposer.

This proposal form does NOT BIND the Proposer to complete the insurance but will form part of any insurance.

Privacy Statement

DUAL Australia Pty Ltd is bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendments (Private Sector) Act 2000 regarding the collection, use, disclosure and handling of personal information.

We will protect the privacy of your personal information. We will use the information you provide in this Proposal Form (including any supplementary documentation) to consider your application for insurance, to determine policy terms, to assess a claim, etc.

We may disclose your personal information to third parties who we believe are necessary to assist us. These third parties will only use your personal information for the purposes we provided it to them (or if required by law). We may also be required to disclose your personal information to others for the purposes of public safety and/or law enforcement.

If you provide us with personal information about other individuals you must ensure that you obtain consent from those individuals to disclose that information to us. You are entitled to access your personal information and request any correction if required.

SECTION 1: DETAILS OF THE PROPOSER

1. Name of Insured				
2. Address of Insured				State:
3. Contact Details	Phone Number		Business No.	
	Fax Number		Email	
4. Gender	Female Male			
5. Height and Weight	Height (centimeters):		Weight (Kilograms):	
6. Period of Insurance	From	/ /	to	/ / at 4pm AEST
7. Occupation				
8. Nature of activities				
9. Date of Birth	/ /			
10. Are You a permanent resident of Australia ?				

Proposal Form: Individual Personal Accident and Sickness Insurance

<p>11. Do You require cover for any hazardous pastimes or pursuits?</p>	<p>No</p> <p>Yes, if so please advise</p>
<p>12. Would You have any cause to consider yourself not in good health?</p>	<p>No</p> <p>Yes, if so please advise</p>
<p>13. Are You a smoker ?</p>	<p>No</p> <p>Yes</p>
<p>14. Are You taking any prescription medications ?</p>	<p>No</p> <p>Yes, if so please advise</p>
<p>15. Do You have any pre-existing conditions?</p>	<p>No</p> <p>Yes, if so please advise</p>
<p>16. Have You been treated by a registered medical practitioner (i.e. Doctor , Nurse, Physiotherapist, Psychiatrist etc) for any Injury or Sickness in the past 5 years that required hospitalisation, time off work, or ongoing treatment ?</p>	<p>No</p> <p>Yes, if so please advise</p>
<p>17. Do You currently hold or have previously held any personal Accident insurance?</p>	<p>No</p> <p>Yes, if so please advise</p>
<p>18. Have You lodged any personal accident, illness or work cover claims in the last three (3) years?</p>	<p>No</p> <p>Yes – If so please advise and provide a claims experience</p>

Proposal Form: Individual Personal Accident and Sickness Insurance

19. Have You been declined insurance in the Past?		No			
		Yes, if so please advise			
20. Benefits Requested		Sum Insured	Scope of Cover		
a) Accidental Death	\$	24 Hour Cover	Working Hours Only	Outside Working House	
b) Disablement	\$				
c) Weekly Injury Benefits		Excess Period	Benefit Period	Percentage of Salary	
	\$				
d) Weekly Sickness Benefits (24 Hour cover only)		Excess Period	Benefit Period	Percentage of Salary	
	\$				
e) Broken Bones	\$				
f) Dental	\$				
g) Other (please specify)					

SECTION 2: DECLARATION

SIGNING THIS PROPOSAL FORM DOES NOT BIND THE PROPOSER OR THE INSURER TO COMPLETE THIS INSURANCE

The undersigned declares that the statement and particulars in this proposal form are true and that no material facts have been misstated or suppressed after enquiry. The undersigned agree that should any of the information given by us alter between the date of this proposal and the inception date of the insurance to which this proposal relates, the undersigned will give immediate notice thereof. The undersigned agrees that the Underwriters may use and disclose our personal information in accordance with the "Privacy Statement" at the beginning of this Proposal. The undersigned agrees that this proposal, together with any other information supplied by us shall form the basis of any contract of insurance effected thereon.

TO BE SIGNED BY THE INSURED FOR WHOM THIS INSURANCE IS INTENDED FOR

SIGNATURE: _____ **DATE:** _____

NAME: _____

POSITION: _____

IT IS IMPORTANT THE UNDERSIGNED OF THE DECLARATION ABOVE IS FULLY AWARE OF THE SCOPE OF THIS INSURANCE SO THAT THESE QUESTIONS CAN BE ANSWERED CORRECTLY. IF IN DOUBT PLEASE CONTACT THE BROKER OR AGENT, SINCE NON-DISCLOSURE MAY AFFECT AN ASSURED'S RIGHT OF RECOVERY UNDER THE POLICY

DUAL Australia recommends that you keep a record of all information supplied for the purpose of entering into an insurance contract (including copies of this Proposal Form and correspondence)

HOW TO CONTACT DUAL AUSTRALIA PTY LTD:

Address: DUAL Australia Pty Ltd
GPO Box 7101
Sydney NSW 2001
Australia

Telephone: 1300 769 772 (If dialling from outside Australia +61 2 9248 6300)

E-mail: enquiries@dualaustralia.com.au