



# Solution Underwriting Individual Personal Accident & Sickness Application Form

**Solution Underwriting Agency Pty Ltd**

Level 5, 289 Flinders Lane  
Melbourne VIC 3000  
Australia

T: 03 9654 6100

[www.solutionunderwriting.com.au](http://www.solutionunderwriting.com.au)

ABN 68 139 214 323 AFSL 407780

## Important Information

Please read this information carefully. If you have any questions, please contact us.

### The Insurer's Agent

Solution Underwriting Agency Pty Ltd (ABN 68 139 214 323) (AFSL 407780) ("Solution Underwriting") of Level 5, 289 Flinders Lane, Melbourne VIC 3000 acts under a binding authority given by certain Underwriters at Lloyd's to administer and issue policies, alterations and renewals. In all aspects of arranging this Policy Solution Underwriting acts as an agent of the Underwriters and not as an agent for the Insured or any Insured Person.

### Duty of Disclosure

#### Your Duty to Take Reasonable Care not to Make a Misrepresentation to an Insurer

Before You enter into a contract of general insurance with Us, You have a duty, under the *Insurance Contracts Act 1984*, to take reasonable care not to make a misrepresentation to Us and to disclose to Us every matter which You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to take reasonable care not to make a misrepresentation and to disclose those matters to Us before You renew, extend, vary or reinstate a contract of insurance.

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by Us;
- that is common knowledge;
- that We know, or in the ordinary course of business as an insurer, should know;
- as to which compliance with Your duty is waived by Us.

### Change of your risk and/or circumstances

Advise us immediately of any change to the risk or your circumstances.

### Cooling-off

You are entitled to a minimum 14 day cooling-off period from the date cover commences during which you may return the policy and receive a premium refund (less amounts lawfully deducted). This is subject to legal requirements and terms and conditions of the policy. You should check your PDS/Policy Wording and Policy Schedule when you receive it to be sure you have the cover you need.

### Refunds and Our Remuneration

We reserve the right to retain any commission paid by the insurer or any fee paid by you in relation to any refund premium applicable to any policy transaction, other than under Cooling-off as above.

### Privacy

In this Privacy Statement the use of:

1. 'We', 'Us' and 'Our' means the Underwriters and Solution Underwriting;
  2. 'You' and 'Your' means the Insured and the Insured Person;
- unless specified otherwise.

We are committed to protecting Your privacy. We are bound by the obligations of the *Privacy Act 1988 (Cth)*. This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

The primary purpose for Our collection, use, storage and disclosure of Your personal information is to enable Us to provide insurance services to You.

We need to collect, use and disclose Your personal information (which may include sensitive information) in order to consider Your application for insurance and to provide the cover You have chosen, administer the insurance and assess any claim. You can choose not to provide Us with some of the details or all of Your personal information, but this may affect Our ability to provide the cover, administer the insurance or assess a claim.

We may disclose the personal information We collect to third parties who assist Us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside of Australia. In all instances where personal information may be disclosed to third parties who may be located overseas, We will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by You and in accordance with Our obligations under the Privacy Act 1988 (Cth).

Personal Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from Your insurance intermediary). If You provide personal information for another person You represent to Us that:

- You have the authority from them to do so and it is as if they provided it to Us;
- You have made them aware that You will or may provide their personal information to Us, the types of third parties We may provide it to, the relevant purposes We and the third parties We disclose it to will use it for, and how they can access it. If it is sensitive information We rely on You to have obtained their consent on these matters. If You have not done or will not do either of these things, You must tell Us before you provide the relevant information.

You are entitled to access Your personal information and request correction if required.

In dealing with Us, You consent to Us using and disclosing Your personal information as set out in this statement. This consent remains valid unless You alter or revoke it by giving written notice to Solution Underwriting's Privacy Officer. However, should You choose to withdraw Your consent, We may not be able to provide insurance services to You.

Solution Underwriting's Privacy Policy which is available at [www.solutionunderwriting.com.au](http://www.solutionunderwriting.com.au) or by calling Solution Underwriting, sets out how:

- Solution Underwriting protects Your personal information;
- You may access Your personal information;
- You may correct Your personal information held by Us;
- You may complain about a breach of the Privacy Act 1988 (Cth) or Australian Privacy

Principles and how Solution Underwriting will deal with such a complaint.

If You would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact Solution Underwriting's Privacy Officer by:

Postal Address: Level 5, 289 Flinders Lane,  
Melbourne VIC 3000  
Phone: +61 3 9654 6100  
Email: [solution@solutionunderwriting.com.au](mailto:solution@solutionunderwriting.com.au)

You can download a copy of Solution Underwriting's Privacy Policy by visiting [www.solutionunderwriting.com.au](http://www.solutionunderwriting.com.au).

#### **Your satisfaction**

Any enquiry or complaint relating to this insurance should be referred to Solution Underwriting in the first instance. Further details can be viewed in the Product Disclosure Statement located on our website.

## INDIVIDUAL PERSONAL ACCIDENT & SICKNESS PROPOSAL FORM

### INSURED PERSON

Name:				
Address				
			State:	Postcode:
Phone Number:				
Mobile:				
Occupation:				
What are the main duties of your occupation:				
DOB:	/	/	M / F:	Approximate Height:    cm    Weight:                    kgs

### COVER OPTIONS (please tick)

24 Hours, 365 Days	YES		NO	
Working Hours Cover Only	YES		NO	
Accident Only	YES		NO	
Accident & Sickness	YES		NO	
Lump Sum Benefit	YES	\$	NO	
Weekly Injury Benefit	YES	\$	NO	
Weekly Sickness Benefit	YES	\$	NO	
Benefit Period (Please circle)	52 Weeks	104 Weeks		
Excess Period (Please circle)	7 days	14 days	21 days	28 days

### INSURANCE & MEDICAL HISTORY

Have you had any accident, sickness, disability or life insurance declined, withdrawn, modified, cancelled, renewal declined or increased terms imposed?	YES	NO
Have you ever claimed for benefits under any accident, sickness, disability, life insurance or workers compensation insurance?	YES	NO
Do you have any pre-existing medical conditions and if so do you receive treatment for this and/or take any medication?	YES	NO
Do you engage in any amateur or professional sporting activities?	YES	NO
If Yes to any of the above, please provide full details:		

#### Declaration

By signing this application form:  
**You hereby declare that:**

- You have received, read and understood the product disclosure statement and policy wording (PDS), in particular your duty of disclosure and what is excluded.
- You agree to be bound by the terms and conditions.

- The disclosed information is true and correct.
- You have not withheld or suppressed any information concerning the details in this application.
- If there is more than one insured and all have not signed this application, you sign for and on their behalf.

**You agree:**

- That you will inform all insured persons covered under the policy of any non-renewal variation avoidance or cancellation of the policy by you or us;  
and
- That you not act on our behalf in entering into this insurance for the benefit of such insured persons and we do not hold anything in trust for you or them. You

consent to the use and disclosure of your personal information for the purposes shown in the Privacy section of our PDS and our Privacy Statement (available at [www.solutionunderwriting.com.au](http://www.solutionunderwriting.com.au)); and

You confirm that if you have disclosed personal information about any insured person or any other person you have made them or will make them aware that you have provided their personal information to us and the types of third parties we may provide it to, the relevant purposes we and third parties will use it for, and how the Insured Person or other person can access it.

Signature

Date

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Please Print Name

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