

## Duty of Disclosure

Before you enter into a contract of life insurance, 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, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of life insurance.

Your duty, however, doesn't 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 his business, ought to know.
- As to which compliance with your duty is waived by the insurer.

Your Duty of Disclosure continues until you are informed that your application is accepted or declined.

### Non-disclosure

If you fail to comply with your Duty of Disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

### Superannuation members

Before the Trustee effects insurance cover with the insurer, the Trustee has a Duty of Disclosure. It is a condition of your obtaining insurance cover that you have the same Duty of Disclosure to the Trustee. Any reference to the "insurer" in the section above headed "Duty of Disclosure" includes a reference to the "Trustee".

## Privacy information

Your privacy is important to us and further information about AMP's collection of personal information is provided in our Product Disclosure Statement.

Our primary purpose in collecting information about your health is to assess the application for new or additional insurance from AMP. We may also use this information for directly related purposes such as deciding whether we need more information from you, arranging reinsurance, assessing future applications for new or altered insurance and assessing and administering claims.

We will generally collect health information from someone else, such as a doctor, with your consent. We need this information to assess the insurance application and, if you choose not to provide such consent, we may not be able to process the application.

Third parties such as the *easywrite* call centre may collect health information from you on behalf of AMP. The call centre will seek consent from you to pass this information on to AMP. We need this information to assess the insurance application and, if you choose not to provide such consent, we may not be able to proceed with the application.

We may disclose this type of information to the following:

- If your insurance is part of a superannuation fund, the trustee of that fund.
- The financial planner or broker responsible for the plan (if any).
- The owner of your personal insurance plan (if applicable).
- AMP's reinsurers.
- Medical practitioners.
- Any person AMP considers necessary to help either assess claims or resolve complaints, and
- Anyone you have authorised or if required by law.

If you are an insured person, aspects of your health information may be provided to the owner of your plan in resolving terms of acceptance or if the standard plan rules are varied.

You have the right to access personal information held about you by the AMP Group, as explained in your Product Disclosure Statement.

### Further questions?

Please contact your financial planner if you have any further questions about *easywrite*.



## Contact

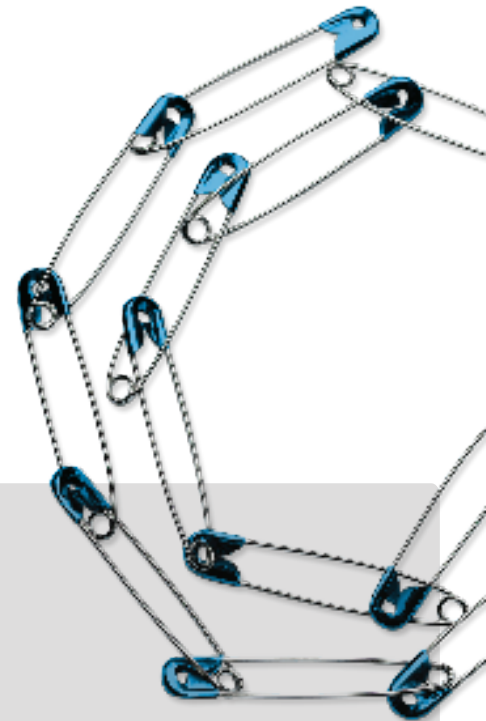
phone 133 888  
internet [www.amp.com.au](http://www.amp.com.au)



A safety net for living

# Applying for insurance?

Your guide to using *easywrite*



*easywrite* client brochure

*easywrite* nominated interview time(s) \_\_\_\_\_  
Contact details: Ph \_\_\_\_\_  
Mobile \_\_\_\_\_

# Arranging your insurance is easy with AMP

AMP's *easywrite* service makes it simple for you to provide the personal information we need to complete your insurance application.

Your financial planner is able to offer you the choice of how and when you would like to provide your personal information.

Two options are available:

**easywrite tele** – over the phone with a professional tele-interview at a time convenient to you.

**easywrite office** – with your planner in their office.

Let's look at the 2 options in more detail...

## 1. *easywrite tele*

Your financial planner will book a time for you with an *easywrite* tele-interviewer.

You will be asked tailored questions and at the end of the call *easywrite* will assess your application. Your financial planner will then let you know if your application has been accepted immediately or if further review or medical information is required.

## 2. *easywrite office*

Your financial planner will work through the tailored questions online in their office with you. Your financial planner will be able to let know if your application has been accepted immediately or if further review or medical information is required.

## Frequently asked questions

### Why does AMP need to ask the personal questions?

Insurance is about sharing risk, so to ensure this is done fairly AMP needs to decide whom to insure, how much to charge and whether special conditions are required. In asking the personal questions AMP gathers the information we need to make a decision to accept an individual's insurance application.

### How will I know which *easywrite* option is best for me?

The *easywrite* tele option may be more suitable if:

- you need to go away and gather your information
- your insurance application(s) are straightforward
- you would like more privacy to discuss your health issues.

The *easywrite* office option may be more suited to you if you:

- have time while in your planner's office
- are looking for an immediate response
- would like your planner's support in answering the questions.

### If I choose *easywrite tele*, who will do the interview?

A professional tele-interview will guide you through the interview. They are specially trained to handle confidential information and have extensive knowledge of medical terminology.

### How long does an *easywrite* interview take?

An *easywrite* interview, either with a tele-interviewer or your planner, can take as little as 10 minutes.

On average calls take approximately 25 minutes so it's worth allowing this much time to complete your interview.

### What preparation do I have to do beforehand?

We recommend you put together the details outlined in the *easywrite* checklist before your interview. This will allow you to respond to all questions and decrease the likelihood we will need to contact you for further information.

### What happens if I don't have all of the information with me at the interview?

If this happens we will need to schedule a follow-up interview, as the *easywrite* interview can't be completed until we have all of the required information.

### What happens after I've completed the interview?

Once you've answered all the questions we will be able to immediately issue your insurance or let you know that further review and/or medical information is required.

### How do I confirm the information I have provided is correct?

If you choose *easywrite* tele, the interview will be recorded. AMP will then send you a copy of the completed Personal Statement and you only need to sign and return this if changes need to be made.

If you choose *easywrite* office your planner will provide a printed copy of the Personal Statement with your answers and will ask you to review and sign this while you are in the office.

### What if I need to reschedule the appointment?

If you need to reschedule your *easywrite* tele-interview contact your financial planner who will arrange a new time for you.

## *easywrite* interview checklist

### Before your *easywrite* interview

- Review the checklist before your interview to ensure you have all of the relevant documentation on hand.
- Read the Duty of Disclosure and Privacy Statement overleaf.

### 1. Country of citizenship and residency (if not an Australian resident)

- Details on your visa and applications for permanent Australian residency.

### 2. Sports and leisure activities

- Sporting and pastime activities and/or hazardous pursuits you currently pursue, or plan to pursue.

NB You will receive questions specific to your sport, such as:

- How often you participate.
- Duration and location of activities.
- Your qualifications and experience.
- Any current or previous injuries resulting from these activities.

### 3. Doctors' information

- Doctors' names.
- Doctors' addresses.
- Doctors' telephone numbers.

### 4. Personal habits

- If you smoke any substance, use drugs or drink alcohol, how much and how often.

### 5. Personal details

- Height.
- Weight.

### 6. Medical history

- Details of any medical advice or treatment for any past and/or current medical condition(s) you had, or were told you had, such as:
  - Date of first and last symptoms.
  - Frequency of symptoms.
  - Treatment(s) and medicine(s) prescribed.

- Medical providers referred to or visited.
- Tests/investigations performed and the associated dates.
- Periods off work for more than 7 days in relation to illness or injury.
- Date, reason and results of your last medical consultation with your doctor/specialist(s).

### 7. Family history

- Details of medical conditions for blood related family members including:
  - The condition (eg diabetes, heart problems, stroke, cancer, inheritable conditions).
  - Family member(s) impacted (mother, father, brother(s) and/or sister(s)).
  - Age at onset and date of death, if applicable.

### 8. Previous claims and benefits

- Details of previous claims and/or benefits received from any insurance or motor policies, government agencies, etc.

### 9. Occupation and income

- Employer name and address\*.
- Duties and location\*.
- Current income.
- Income from your main occupation during the past 2 tax years, any bonuses or commissions and business expenses\*.
- Employment history\*.

\*Only asked for some applications

