

Application for Home support option



This Application Form dated 15 May 2017 is for adding the Home support option to a Zurich Income Replacement or Zurich Income Protector/Plus policy. Zurich Income Replacement and Zurich Income Protector/Plus are issued by Zurich Australia Limited (Zurich).

Before completing or signing this Application Form, please read the Zurich Product Disclosure Statement (PDS) for your product. The PDS must be provided to you with this Application Form. It will help you to understand the product and the Home support option and decide if it is appropriate to your needs.

Policy number (if applicable)

1 Partner details

Mr Mrs Ms Miss Other

Surname First name

Address State Postcode

Date of birth / /

Male Female

Have you smoked tobacco, or any substance, or used e-cigarettes or any other nicotine replacement therapies within the past 12 months? Yes No

2 Declaration of the partner and policy owners/s

We declare that we:

- have read the Zurich PDS for my product and apply to Zurich Australia Limited (Zurich) for the insurance set out in this Application;
- the answers to the questions set out in this Application are true and complete;
- understand that the Application will become effective when it is approved by Zurich;
- have read and understood my/our Duty of disclosure as detailed on page 2;
- have read and understood the Privacy Statement under the Privacy section contained in the PDS for my product and consent to the collection and use of personal information and sensitive personal information about me/us in the manner described (including discussing any information obtained from me/us and any doctors or accountants with my/our financial adviser).

Insured person (partner) – signature Date / /

Policy owner 1 – signature Date / /

Policy owner 2 – signature Date / /

Any questions? Call 131 551

Please return the completed form to us:

By post to **Zurich Australia Limited, Locked Bag 994, North Sydney NSW 2059**

Or by email to: **client.service@zurich.com.au**

Your duty of disclosure

Before entering into a life insurance contract, we must be told anything that each of you as the proposed policy owner and the life to be insured (if a different person to the proposed policy owner) knows, or could reasonably be expected to know, may affect our decision to provide the insurance and on what terms.

The duty applies until we agree to provide the insurance. It also applies before the insurance contract is extended, varied or reinstated.

We do not need to be told anything that:

- reduces the risk we insure; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive the duty to tell us about.

If you are the life to be insured (but not also the proposed policy owner), you not telling us something that you know, or could reasonably be expected to know, that may affect our decision to provide the insurance and on what terms, may be treated as a failure by the proposed policy owner to tell us something that they must tell us with the following consequences for the proposed policy owner.

If we are not told something

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

If we are not told anything that we are required to be told, and we would not have provided the insurance if we had been told, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if we had been told everything we should have been told. However, if the insurance contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract.

If we choose not to avoid the insurance contract or reduce the amount of insurance provided, we may, at any time vary the contract in a way that places us in the same position we would have been in if we had been told everything we should have been told. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Your Privacy

Zurich is bound by the Privacy Act 1988 (Cth). In completing the forms or questions herein you will be providing us with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the Act. Please refer to the Privacy section contained in the PDS for your product. For a more detailed explanation of Zurich's Privacy Policy please visit our website at www.zurich.com.au or contact the Zurich Privacy Officer on 132 687 or email us at privacy.officer@zurich.com.au