

Pathology request form

This form is to be completed only on request by Zurich Underwriting.

Section 1 is to be completed by the life insured.

Section 2 is to be completed by the adviser and signed by the life insured.

To avoid delays, check that all questions have been answered fully. Please use BLOCK LETTERS.

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.

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 Privacy Act 1988. 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.

Important information regarding AIDS testing

Acquired Immune Deficiency Syndrome (AIDS) is a viral disease caused by the Human Immunodeficiency Virus (HIV) which destroys some of the white blood cells in our bodies. These white blood cells help protect our bodies against infections and cancers. Some people infected with HIV therefore suffer infections or cancers and, in some cases, direct damage to the brain by the virus.

The most recent evidence suggests that the virus will persist in the body indefinitely, and there is no cure for AIDS at present.

Following infection, there may be mild flu-like symptoms or no symptoms at all. The body subsequently manufactures antibodies to the virus usually within 8-12 weeks or longer in some cases. These antibodies can then be detected by a blood test.

A negative result indicates that the person tested has not been infected, or alternatively, it can mean that infection has occurred, but the body has not yet had time to manufacture antibodies.

If the result of the HIV test is positive, this means:

1. You have been infected with HIV.
2. You can pass this infection:
 - (a) to any unprotected sexual partner;
 - (b) to anyone receiving your blood, donated organs or semen;
 - (c) if you are an intravenous drug user, to anyone sharing needles or syringes with you;
 - (d) if you are a woman, to a baby during pregnancy, and perhaps at birth by breast-feeding.

Knowing that you are HIV antibody positive has legal consequences in all States and Territories, e.g. it can be an offence to knowingly transmit the virus or put someone else at risk of infection through sexual activity. The disease is notifiable throughout Australia.

When considering an application for life or disability insurance, the insurer assesses aspects of a person's health, along with other factors such as age, occupation and smoker status, to determine an appropriate premium.

Whilst we are able to offer terms for the majority of conditions, we regret that we would not be able to proceed with your application unless you can provide a negative AIDS test result.

Please note that all information relating to your test result will be treated with the utmost confidentiality.

- In the first instance, the results of your blood test will be sent to the doctor nominated by you in Section 1.
- A negative result will be forwarded to Zurich Australia Limited by your doctor, for consideration in assessing your application.
- A positive result will be discussed with you by your doctor, and there are several Government and community organisations which provide specialist counselling.

Please nominate on the Form of consent the doctor you would prefer to receive and inform you of your results.

Section 1: Life insured to complete

Form of consent (to be held by your doctor)

Zurich Australia Limited has explained to me the need to have the blood test to determine the presence of HIV antibodies. I understand the information conveyed to me and I consent to undergoing the blood test.

I request that the results of my blood test be forwarded to:

Doctor

Address

State

Postcode

Contact numbers

I hereby give my consent to release any test result to Zurich Australia Limited and I understand that the results will only be communicated to those individuals directly involved in assessing my insurance application.

Name of life insured

Signature of life insured

Date

X

/ /

Please forward final report result to:

The Chief Medical Officer (Private and Confidential) Zurich Australia Limited, Locked Bag 994, North Sydney NSW 2059



Section 2: Adviser to complete

Pathology request form

Adviser's details

Adviser's name

Company name

Adviser number

Contact numbers

Life insured details

Surname

First given name

Referral date / /

Date of birth / /

Sex: Male Female

Address for pathology visit

State

Postcode

Contact number

Date of appointment / /

Time of appointment

Test required

HIV antibodies

MBA-20 to include LDL/HDL cholesterol

Microanalysis/midstream urine (MSU)

Hepatitis B and C Serology

Full blood count (FBC)

HbA1C

Prostate Specific Antigen (PSA)

Liver Function Tests (LFT)

Other (specify)

Please forward account to:

The Underwriting Department Zurich Australia Limited, Locked Bag 994, North Sydney NSW 2059