

Your Tele-interview with Zurich Health Connect

What is Tele-interviewing?

Tele-interviewing is the process whereby you complete the medical and financial questions required for your life insurance application over the phone with a specially trained Health Connect Consultant.

Tele-interviewing allows you to choose the time and place most convenient for you – in the comfort of your own home, at your workplace or wherever you have your phone.

It is best to be somewhere private for the phone interview to enable you to speak freely and avoid distractions.



The Process

1.



Arranging the interview

Once your adviser has submitted your application to Zurich, a Health Connect Consultant will contact you by phone to arrange an appointment time.

Interview appointments are available from 8am to 7pm Monday to Thursday and 8am to 4pm AEST on Friday.

2.



The checklist

Included in this document is a checklist to help you prepare for your Tele-interview. Having this information ready will assist in completing the process efficiently.

3.



Tele-interview

At the agreed time the Health Connect Consultant will call you to conduct the Tele-interview.

Interviews take on average 30 minutes, the duration will depend on individual circumstances and in some cases may take longer.

4.



Post interview

All of the information collected during the interview is sent back to you as a completed 'Life Insured's Statement' for you to check and confirm. If any details are incorrect, incomplete, or omitted, please make the relevant changes or additions, sign the document and return it to Zurich within 5 business days.

If further information is required following your interview you will be contacted about the outstanding requirements and next steps.

Here's what you'll need for the interview:

Personal Medical Information

- Average alcohol consumption, tobacco consumption (if applicable) and details of any past or present recreational drug use
- Height and weight details
- Name and dosage of any current medications and details of any medications taken in the past 5 years
- Details of any medical conditions you have or have had in the past, including tests/investigations, your symptoms, diagnosis and any treatment received or planned
- GP or Medical Centre details

Family Medical History

- Details of the medical history of your immediate family (mother, father, siblings) such as heart disease, cancer, diabetes or any hereditary conditions

History

- Details of existing insurance cover; including name of insurance provider, type of cover, cover amount and whether the cover will be retained or canceled*

*These details may already have been provided by your adviser prior to Tele-interview.

Activities & Pastimes

- Overseas travel plans; including destination, date and duration of travel
- Current or planned pastimes/sports/activities

Occupation:

- Work history, including duties and average hours worked per week.

Please Note: Your adviser may provide the income information on your behalf prior to Tele-interview.

If you are an Employee:

- Income for current year and last 2 financial years
- Number of sick leave days entitled to per year
- Number of accrued sick leave days

If you are Self Employed:

- Breakdown of income for the current year and the last 2 financial years, including gross business income
- Ownership details

Read before proceeding with your application

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.

Zurich Master Superannuation Fund and Zurich Insurance-only Superannuation Plan applicants

It is a condition of your participation in the Zurich Master Superannuation Fund or the Zurich Insurance-only Superannuation Plan (Fund) that you have the same duty of disclosure to the Trustee. When a person applies for insurance benefits through the Fund any personal information disclosed to the Trustee will be given to the Insurer.

Important Notice – Information provided by telephone interview

The information provided by you in this telephone interview will be recorded and used to assess your application for insurance cover. Your duty of disclosure as described above will apply to you during the course of this telephone interview. All of the information collected during the interview is sent back to you as a completed 'Life Insured's Statement' for you to check and confirm.

You must check this written copy of the information we recorded for any errors or omissions. If any information we recorded is incorrect, incomplete or omitted, you must inform us about the correction, omission or additional information within 5 days of your receiving the written copy of the information. If you fail to inform us about the correction, omission or additional information within this time, you will have failed to comply with your duty of disclosure.

Your duty of disclosure continues until we have informed you as to whether we accept or decline your application. This means that you must advise us of any changes to the information provided in your application (including information provided in the course of a telephone interview) up until the date that we confirm in writing that the application has been accepted or declined. In particular, you should advise us of any changes in medical or physical conditions, and of any visits to medical service providers.

When we assess a claim we will also rely on any information you have disclosed to us as part of your application. Where we have not verified information (e.g. your income) at the time of application we reserve the right to verify it at the time of the claim.

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 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.

For more information

If you have any questions please contact our Health Connect team

Phone 1800 501 608
lfe.tele@zurich.com.au

Zurich Australia Limited
ABN 92 000 010 195 AFSLN 232510
www.zurich.com.au

This information does not take into account any personal objectives, financial situations or needs. You should consider these factors, the appropriateness of the information and the Zurich Wealth Protection Product Disclosure Statement (PDS) (available on www.zurich.com.au) before making any decisions or recommendations. Zurich Australia Limited ABN 92 000 010 195 AFSL 232 510 of is the issuer of Zurich Protection Plus.



ZURICH®