

# Personal Statement

## Information sheet

### When to use this form

Use this form to apply for an increase or alteration to your existing Firstcare- Lifetime Protection, Whole of Life, Endowment, Investment Linked, Term Life Insurance, CrisisCare, or Portfolio Plan.

## What you need to tell us

#### When you apply for insurance

When you apply for insurance, the insurer conducts a process called underwriting. It's how we decide whether we can cover you, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

## The Duty to Take Reasonable Care Not to **Make a Misrepresentation**



Read this if you are applying for insurance as the policy owner, if you will be an insured person under a policy owned by someone else, or if you will be an insured person under a superannuation plan.

#### Your legal duty

When you apply for insurance and up until your application is accepted by the insurer, there is a legal Duty to Take Reasonable Care Not to Make a Misrepresentation to

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect

You have the same duty if anything changes, or you remember more information, while we're processing your application.

If you want to change your insurance cover at any time, extend it or reinstate it, you'll also have the same Duty to Take Reasonable Care Not to Make a Misrepresentation to the insurer at that time.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

Where a **policy** owned by one person covers the life of another person, it's important that the other person does not make a misrepresentation when providing information to the insurer. If the other person does make a misrepresentation, then it may be treated as a failure by the owner of the policy in their Duty to Take Reasonable Care Not to Make a Misrepresentation. Therefore, you must take reasonable care not to make a misrepresentation when giving us information whether you're the owner of the policy or an insured person under it

#### If you do not meet your legal duty

If you do not meet your Duty to Take Reasonable Care Not to Make a Misrepresentation, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

If there is a failure to comply with the Duty to Take Reasonable Care Not to Make a Misrepresentation, there are different remedies that may be available to the insurer. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put the insurer in the position it would have been in if the duty had been met. Therefore, if the person who answers our questions does not take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

- we may treat the contract (or your cover) as if it never existed.
- we may reduce the amount you've been insured for to reflect the premium you've been paying. There is a link between the premium you pay and your level of cover. If you fail to tell us something, your premiums may have been too low. The insurer may reduce the amount you've been insured for, taking into account the premium you would have had to pay if you'd told us everything you should have. For Death cover the insurer can only reduce the amount you've been insured for within three years of your cover starting.

we may vary your cover – to take into account the information you didn't tell us and put the insurer in the same position as it would've been if you'd told us.
 Variations could mean, for example, that waiting periods, exclusions or premiums may be different. The insurer can't make variations to Death cover.

Your total insurance cover forms one insurance contract. If you don't meet your legal duty, the insurer may treat your different types of cover as separate contracts when it takes action to address this.

Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was;
- what the insurer would have done if the duty had been met – for example, whether the insurer would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

If we decide to exercise one of these remedies, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

#### Guidance for answering our questions

When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

#### Changes before your cover starts

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

#### After your cover starts

If, after the cover starts, you think you may not have met your duty, please contact us immediately.



#### Genetic test approach

You only need to tell us about any genetic testing you've had or intend having if the total combined sum insured with all life insurers for the benefit(s) being applied for is over the Genetic Test Standard financial limits. You can choose to tell us about a genetic test that you have had where the result was favourable.

However, you must tell us if you're experiencing symptoms of, or are having treatment for, a medical condition including any genetically inherited condition. You must also tell us of any family history of a medical condition as asked for in the relevant question in this form.

**Note:** Resolution Life complies with the Genetic Test Standard, a copy of the standard can be found at **fsc.org.au/resources/standards**.

## Your privacy

#### Personal information

We may collect personal information directly from you or from your financial adviser.

We may also collect personal information if it is required or authorised by law, including the *Superannuation Industry* (*Supervision*) *Act* 1993, the *Corporations Act* 2001 and the *Anti-Money Laundering and Counter-Terrorism Financing Act* 

Our main purpose in collecting personal information from you is so we can establish and manage your plan. If you choose not to provide the information necessary to process your application, then we may not be able to process it.

We may also collect and use any of your personal information, including sensitive information, collected and held by the Resolution Life Group if you authorise us to do so.

We may also use this information for related purposes—for example, enhancing customer service, product options and providing you with ongoing information about opportunities that may be useful for your financial needs through direct marketing. These may include investment, retirement, financial planning, banking, credit, life and general insurance products and enhanced customer services that may be made available by us, other members of the Resolution Life Group, or by your financial adviser. Please contact us if you do not want your personal information used for direct marketing purposes.

We usually disclose information of this kind to:

- other members of the Resolution Life Group
- your financial adviser or broker (if any)
- the owner of the plan (if applicable)
- external service suppliers who may be located in Australia or overseas, who supply administrative, financial or other services to assist the Resolution Life Group in providing Resolution Life Financial Services. A list of countries where these providers are likely to be located can be accessed via our Privacy Policy
- the Australian Transaction Reports and Analysis Centre (AUSTRAC) where required by our anti-money laundering compliance plan

- the Australian Taxation Office (ATO) to conduct searches on the ATO's Lost Member Register for lost super
- anyone you have authorised or if required by law.

#### **Sensitive information**

If sensitive information, such as health information, is collected in relation to this financial product, then additional restrictions apply. Resolution Life may collect health information using a third party provider. The primary purpose for obtaining this health information is for the insurer, Resolution Life, to assess your application for new or additional insurance. Resolution Life may also use this information for directly related purposes—for example, deciding whether more information is needed, arranging reinsurance, assessing further applications and processing claims.

Resolution Life may disclose this type of health information to:

- your financial adviser or broker (if any)
- the Trustee or other members of the Resolution Life Group
- the owner of the plan (if applicable)
- Resolution Life's reinsurers
- 'doctors'
- any person Resolution Life considers necessary to help either assess claims or resolve complaints
- 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 rates are varied.

If you are an 'insured person', Resolution Life and/or their health screening provider may also speak to a third party for the sole purpose of arranging a health screening appointment. This third party may include a spouse, family member, personal assistant, financial adviser or other relevant party.

Under the current Resolution Life Privacy Policy, you may access personal information about you held by the Resolution Life Group. The Resolution Life Privacy Policy sets out the Resolution Life Group's policies on management of personal information, including information about how you can access your personal information, seek to have any corrections made on inaccurate, incomplete or out-of-date information, how you can make a complaint about privacy, and information about how Resolution Life deals with such complaints. The Resolution Life Privacy Policy can be obtained online at **resolutionlife.com.au** or by calling our Customer Service Centre on 133 731.

This page has been left blank intentionally.

Please keep this information sheet for your records—don't return it with your completed form(s).



## **Personal Statement**

Use this form to apply for an increase or alteration to your existing Firstcare- Lifetime Protection, Whole of Life, Endowment, Investment Linked, Term Life Insurance, CrisisCare, or Portfolio Plan.

Your answers will help Resolution Life to assess your application for insurance.

You are requested to supply answers to the below questions truthfully, accurately and completely.

If there is more than one insured person, please provide a separate Personal statement for each insured person.

Please print in CAPITAL LETTERS and place a cross 📝 in any applicable boxes.

Details		
Title Surname	Given name(s)	
Gender Date of birth		
☐ Male ☐ Female ☐ ☐ ☐ M M Y Y Y Y		
May we phone or email you if we need to clarify any details contained	d in this statement?	□ No □ Yes
If 'Yes', please provide preferred contact details:		
Phone number Preferred contact time	Preferred contact day	
am/pm Any	☐ Mon ☐ Tue ☐ Wed ☐ Thur	☐ Fri ☐ Any
Email address		
1. Residence details		
<ul> <li>Yes &gt; go to question 1c</li> <li>No &gt; proceed to question 1b</li> <li>b. Are you a New Zealand citizen?</li> <li>Yes &gt; proceed to 1c</li> <li>No &gt;</li> </ul>		
i. Which country has issued your current passport?		
ii. How long have you lived in Australia?	ars months	
iii. What type of visa do you hold?		
iv. Have you applied for an Australian permanent residency visa?		□ No □ Yes
If 'No' do you intend applying for an Australian permanent resi	dency?	□ No □ Yes
If you do, please advise the date you can make that application	•	
If applicable, do you have your family residing with you in Aust	ralia?	□ No □ Yes
If <b>'Yes'</b> , please provide us details:		

Issue date: 30 August 2022

1	. R	Residence details (contin	nued)					
c.	ln	the next 12 months, do you in	ntend to leave A	ustralia and g	o live in another country?		☐ No	☐ Yes
	lf '	'Yes', please provide details	<b>s</b> :					
	W	here			Duration			
	Т	`ravel						
			to two val avances		New Zeeland in the next 40	manth of	□ Na	□ Vas
a.		you have any definite plans	to travel oversea	s, other than	New Zealand, in the next 12	monins?	□ No	☐ Yes
	ir :	'Yes':	ol to 2					
	1.	What countries will you trave	#1 tO !					
	:: '	What is the purpose of travel?	)					
	11.	What is the purpose of travel?	<u> </u>					
	111	When is the planned departu	re and duration?					
	ш.	when is the planned departu	ie and duration:					
3	. s	Sports activities						
На	ve	you in the last 12 months, do	you currently, or	do you inten	d to take part in any of the fol	lowing activities?	?	
a.	A۷	<b>viation</b> (other than as a fare p	aying passenge	on a license	d public service)		☐ No	Yes
b.	Mo	otor racing (including car, bik	e and boat)				☐ No	Yes
c.	Ur	nderwater diving					☐ No	Yes
d.	Fo	ootball					☐ No	☐ Yes
e.	Mo	otor bike riding, including qu	ad bike riding an	d trail bike ric	ling		☐ No	Yes
f.		ny other hazardous activity, pu ck climbing, hang-gliding, oce					□ No	☐ Yes
		answered 'Yes' to an activi				on		
		or any other activities comp	nete the other a	activities qu	estionnaire in section 15.			
4	. 1	Doctor information						
а	. 1	Name and address of your usu	, ,	do not have a		-	aw)	
	N	Name	Address			Phone number		
	lf y	you have known your doctor f	or less than two	years, please	provide details of the previous	us doctor.		
	Na	ame	Address			Phone number		
b.	Da	ate of last consultation with ar	y doctor <b>c.</b>	Name of doo	ctor that you saw (if same as	above, write 'As	above')	
	D	D M M Y Y Y Y						
٦	ום	ease advise reason for your l	set concultation					
u.	71	ease advise reason for your la	สอเ บบกรินแสแบก					
e.	Р	lease advise results/outcome	of your last cons	sultation				

4	. Doctor information (continued)		
f.	Were you referred for further tests, investigations or referred to a specialist?	☐ No	☐ Yes
	If 'Yes', please provide full details:		
5	. Insurance details		
a.	, , , , , , , , , , , , , , , , , , , ,	☐ No	☐ Yes
	restrictions or exclusions?		
	If 'Yes', please provide full details:		
b.	Have you ever made a claim or received benefits in regard to any illness, injury, or condition?	□ No	☐ Yes
	If 'No', go to question 6.  If 'Yes',		
	<ul><li>i. Please provide full details (eg type of claims and condition claimed for):</li></ul>		
	1. Thease provide full details (eg type of claims and condition claimed for).		
	ii. Has the claim been finalised?		
	If 'Yes', please specify the date the claim was finalised:		
6	. Habits		
		□ No	☐ Yes
a.	Have you smoked tobacco or any other substance, used e-cigarettes, nicotine patches or nicotine replacement products within the last 12 months?	□ NO	□ res
	If 'Yes', please advise which of the following apply and quantity consumed.		
	Cigarettes Quantity per: day week month		
	☐ Tobacco pipes Quantity per: day week month		
	Cigars Quantity per:dayweekmonth  Nicotine replacement products		
	E-cigarettes		
	Other Please specify:		
	If you have indicated above that you use nicotine replacement products, e-cigarettes or any other substance.	ce, please ar	nswer
	questions b and c.		
b.	How often are or were these nicotine patches, e-cigarettes or other nicotine products used, replaced or refilled	d?	
c.	What strength are or were they? mgs		
d.	Do you consume alcohol?	☐ No	☐ Yes
	If 'Yes', please advise number of standard drinks <sup>1</sup> per:		
	day week month		
e.	Have you ever used cocaine, marijuana, ecstasy, heroin or any other recreational drugs, or drugs not	☐ No	☐ Yes
	prescribed by a doctor? (You do not need to tell us about any paracetamol, anti-histamines or any		
	other over-the-counter medication)  If 'Yes', please advise details including type, frequency and date(s) of usage:		
	in 105, picuse devise details including type, frequency and date(s) of dsage.		

6	. Habits (continued)		
f.	Have you ever received treatment or been recommended for treatment by a doctor or other medical facility for the use of drugs or alcohol?	□ No	☐ Yes
	If 'Yes', please advise details including date(s) of treatment:		
1 A	standard drink = 1 x nip/30ml spirits, 1 x 100ml glass of wine, 1 x sherry glass of port/sherry, 1 x 250ml glass of beer.		
7	. Height and weight		
a.	Height b. Weight		
	cm or ft lins kg or st		lbs
b.	Has your weight varied in the last 12 months?	☐ No	Yes
	If 'Yes', please advise which of the following and provide the amount and reason:		
	☐ Gain ☐ Loss		
	Amount Reason		
	la la		
	kgkg		
8	. Medical history		
	If you answer 'Yes' to any of the conditions in bold, complete the relevant health questionnaires in section	n <b>14</b> .	
`	If you answer 'Yes' to conditions which are not bold, provide details in the Additional Information table of		
	following page.		
На	ve you ever had symptoms of, been told you had, or received advice from any health professionals	includin	g but
no	t limited to doctors, specialists, counsellors or chiropractors for any of the following:		
	High blood pressure, chest pain, high cholesterol, stroke or any heart or vascular disorder?	□ No	Yes
	Asthma, bronchitis or any other lung disorder?	□ No	☐ Yes
	<b>Epilepsy</b> , seizure disorder, multiple sclerosis, paralysis, migraine, dizziness, neuritis or any other neurological disorder?	□ No	☐ Yes
	<b>Kidney stones</b> , nephritis, passing blood in the urine or any other kidney or bladder disorder?	☐ No	Yes
e.	Hepatitis, haemochromatosis, cirrhosis or any liver or gall bladder disorder?	□ No	
f.	<b>Diabetes</b> , sugar in urine, thyroid or pancreatic disorder?	□ No	☐ Yes
g.	Indigestion, reflux, ulcer or hernia?	□ No	☐ Yes
h.	Colitis, passing blood from the bowel, any change to your usual bowel habits or any other bowel disorder?	□ No	☐ Yes
I. :	Anaemia, leukaemia, haemophilia, received a blood transfusion or any other blood disorder?	□ No	☐ Yes
J.	Cancer, tumour, <b>lump</b> , <b>cyst</b> or <b>skin lesion</b> of any kind? <b>Back</b> or <b>neck pain</b> , <b>injury</b> or <b>disorder including slipped disc</b> , <b>sciatica</b> , <b>whiplash</b> or any other condition	□ No	☐ Yes
K.	of the neck, middle or lower back?	□ No	☐ Yes
ī.	Repetitive strain injury, chronic fatigue syndrome, fibromyalgia, or muscle strain?	☐ No	☐ Yes
m.	Disorder, pain or injury of the wrist, elbow, shoulder, hip, knee, ankle or any other joints, or arthritis or gout?	☐ No	Yes
n.	Depression, adjustment disorder, post-traumatic stress disorder, post natal depression, major depression or any other mood or depressive disorder?	☐ No	☐ Yes
ο.	Panic attacks, anxiety, attention deficit disorder, eating disorder, obsessive compulsive disorder or any other anxiety disorder?	☐ No	☐ Yes
p.	Schizophrenia, psychotic or personality disorder, manic or bipolar disorder or any other mental health disorder?	☐ No	☐ Yes
q.		☐ No	☐ Yes
r.	Psoriasis, eczema, dermatitis or any other skin condition?	☐ No	☐ Yes
s.	Sleep apnoea or any other sleep disorder?	☐ No	Yes
t.	Any impairment of sight not corrected by glasses or contact lenses?	☐ No	☐ Yes
u.	Any ear disorder such as hearing loss or tinnitus?	☐ No	☐ Yes
	Have you ever had an occupational needle ctick injury?	No	Voc

8. Medical history (co	ntinued)				
the HIV virus? This v sex worker or intrave	vould include to nous drug use ual intercourse	hings such as ver or someone ye.  If you have ar	vorking or en	reases your chances of contracting gaging in sexual intercourse with a know to be HIV positive, or to this question, Resolution Life	□ No □ Ye
				arrying antibodies to the HIV virus? ontact you for further information.	☐ No ☐ Ye
	eg mastectomy	or undergone	any medical	ation, had any preventative or or surveillance tests (eg ultrasounds ationed above?	□ No □ Ye
-	in the future? In	mportant: Plea	•	estigations or surgery either e genetic test approach in the	□ No □ Ye
Males only					
				nlargement, abnormal PSA crease in night urination?	□ No □ Ye
If 'Yes' to z, please pro	ovide full deta	nils:			
Females only					
<ul><li>i. Have you ever had any gynaecological</li></ul>		cervical scree	ening or pap	smear test, positive HPV test or	□ No □ Ye
ii. Have you ever had a		ound or mamm	ogram?		□ No □ Ye
-	_	_	nexplained p	ain or change in the breast or nipple	s No Ye
(even if you have no		,			
iv. Have you ever had	•	with a past or	current pregr	nancy?	□ No □ Ye
v. Are you currently pr If 'Yes', expected date	-	D D M M Y	YYY		□ No □ Ye
Additional information	n (required i	if 'Yes' answe	red for con	ditions not in bold)	
Question Condition/test/	Date first started	Date of last symptoms	Have you completely	Full name	and address of
ictici icuson	/ /	/ /	□ No	r dir details of freatment doctor of	nospitai
	, ,	, ,	Yes		
	/ /	/ /			
	/ /	/ /	☐ No☐ Yes		
	/ /	/ /			
	/ /	/ /	☐ No☐ Yes		
	/ /	/ /			
	/ /	/ /	☐ No☐ Yes		
	, ,	1 1			
	/ /	/ /	□ No		
			☐ Yes		
	our answers, pleas	se provide a separa	ate signed and da	ted page(s) and attach to your application.	
Other medical history					
-	or <b>been expose</b>			act with someone who has recently r diagnosed with COVID-19	/ □ No □ Ye
ac. Have you been tested f	or COVID-19?	?			☐ No ☐ Ye
If you answered 'Yes'     questionnaire in secti	-	on in bold text	above, you sl	nould also complete the COVID-19 he	alth

9	. Family history							
a.	Have any first-degree blood related	family members (fa	ather, moth	er, broth	er, si	ster or your children)	been diagnos	sed or suffered
	from any of the following?							
	☐ No, unknown/adopted—go to r	•						
	Yes—please cross all that appl		details furth					
	☐ Breast and/or ovarian canc			_		e cancer		
	Lynch syndrome, familial po	lyposis or bowel/co	olon cance			ic kidney disease, rer	nal cell cance	r or kidney
	☐ Diabetes					Stroke		
	☐ Heart attack					nyopathy		
	☐ Haemochromatosis					ar dystrophy		
	☐ Multiple sclerosis					on's disease		
	Motor neurone disease			_	•	ton's disease		
	☐ Alzheimer's disease or any				y oth	er cancer or any othe	er heart cond	lition
	☐ Any hereditary disorder or o		in families	•				
	Provide details for each box you'v	e crossed:					A	A oro at da ath
	Family member (eg mother, brother) Condition					If cancer, type/site	Age at diagnosis	Age at death (if applicable)
	If 'Yes', please complete the tab Type of regular screening eg mammogram, Prostate Specific Antigen, colonoscopy	How often is	Date of la	et toet		sults (including y abnormality)	Doctor	consulted
	Antigen, colonoscopy	performed?	/	/	an	y abilomianty)	Doctor	consuited
			1	1				
			/	1				
			1	1				
			′	,				
C.	Are any tests or investigations pen	ding?						□ No □ Yes
	If 'Yes', please give details of wh	ich tests are pen	ding and v	vhen th	ese v	vill be performed:		
10	o. Occupation and income de	tails (This secti	on must l	be com	plet	ed for all applicat	ions)	
_		(1112) (2001			PIOU	ourser unity	202257	
a.	What is your current occupation?							
b.	How many hours per week do you	work in your mair	n occupatio	on?				hours
C.	How many weeks per year do you	work in vour mair	n occupatio	n?				weeks
	Do you have any other occupation	-	. oooapaas					□ No □ Yes
	If 'Yes', please provide details (incl		pation, dut	ies, num	ber c	of hours worked per v	veek and the	
	in the last 12 months):	, , , , , , , , , , , , , , , , , , ,	,					
e.	Do you have any definite plans to	change your occ	upation?					□ No □ Yes
	If 'Yes', please provide details:							

10	D. (	Decupation and income details (This	section mu	ist be comple	ted for all ap	plications) (cor	itinued)	
f.	i.	Have you ever been bankrupt or made a Pa	ırt IX Debt Agı	reement or Part	X Personal Inse	olvency Agreement	? 🗌 No	Yes
		If 'Yes', please provide details including wh	en, cause, da	nte of discharge,	and if there ar	e any pending lega	al proceedir	ngs,
		if applicable:						
		las any business that you have, or have hauder administration?	ad ownership	o of, ever been	liquidated or b	een placed	□ No	☐ Yes
		If 'Yes', please provide details including whif applicable:	en, cause, da	ate of discharge	and if there ar	e any pending lega	al proceedii	ngs,
a.	Wh	nat is your current annual income? (income	e earned thro	ough personal				
_		rtion, less any expenses incurred whilst ear			\$			
11	. A	dditional occupation and income of	letails					
-11	. Α	dutional occupation and meonic (	ictans					
		Γο be completed only if applying for Total an					otection,	
		Temporary Salary Continuance, Temporary	incapacity or	r Business Over	neads insuran	ce.		
a.	Na	me of your business or employer						
b.	Add	dress of your business or employer						
C	Do	you hold any professional/trade qualificati	ions?				□ No	☐ Yes
٠.		/es', give details:						
	Тур			Institution wh	ere qualification	on was obtained		
4	۱۸/۱	et are the main duties of your conjunction?	)					
u.	VVI	at are the main duties of your occupation?	•	Main location				
		ties (eg office work, sales, supervision, nual work, explosives handling)	% of time	underground, or at home)	offshore, und	erwater, at heights		time
		mail work, explosives nationing)	70 OI tillie	or at nome,			70 01	tille
			4000/					4000/
			100%					100%
		e completed if applying for Income Pr ness Overheads Insurance	otection, T	emporary Sal	ary Continua	ance, Temporar	y incapac	ity or
e.	На	as your main occupation and/or employme	nt status cha	inged in the las	3 vears?		□ No	☐ Yes
		'es', please provide details of your previous			•		_ 113	
		cupation and duties		Employme	•	Date from	Date to	
				. ,		/ /	/	/
						1 1	1	/
						· · ·		

	provide full detai	ls including type a	and length of leave ar	nd your intention	ns on returning to	work:
•	-		arrangements to part		self-employed?	□ No □ Y
If 'Yes', please	complete the qu	•	artnership or employe -EMPLOYED (i to m) -OYEE (n to q)	•	ompany or trust)?	□ No □ Y
LF-EMPLOYED	: sole trader, part	nership, employee	e of own company or	r trust		
How long have	you been self-e	mployed?			years	month
Please select v	which of the follo	wing applies:				
sole trader	in a partners	ship $\square$ employe	e of your own compa	any or trust		
i. What is the	percentage of t	he business that y	ou own?			%
ii How many	employees do vo	ou have in the bus	siness?			employee(
·		inue if you were u				□ No □ Y
, ,		•	e (eg salary, investm	ent income com	nnany profite) and	
	-	-	ty is positively or ne			
Please indicate assessment no	Gross	Expenses	Net profit or	Any salary	Any director's fees, and/or drawings	
assessment no	Gross income ng A	Expenses incurred B	loss before tax A-B=C	or wages D	fees, and/or drawings E	Your total incom
Tax year endi	Gross income ng A	Expenses incurred B	loss before tax A-B=C	or wages D	fees, and/or drawings E	Your total incom C+D+E=F
assessment no	Gross income ng A	Expenses incurred B	loss before tax A-B=C	or wages D	fees, and/or drawings E	Your total incon C+D+E=F
Tax year endidadadadadadadadadadadadadadadadadadad	Gross income ng A \$	Expenses incurred B \$ \$ a complying super	loss before tax A-B=C  \$ serannuation fund on y	s \$  your behalf?	fees, and/or drawings E	Your total incom C+D+E=F \$
Tax year endidadadadadadadadadadadadadadadadadadad	Gross income ng A \$	Expenses incurred B \$ \$ a complying super	loss before tax A-B=C \$	or wages D \$	fees, and/or drawings E	Your total incon C+D+E=F \$
Tax year endidate of the second of the secon	Gross income ng A \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Expenses incurred B \$ \$ a complying superage?	s serannuation fund on y or lover's business:	s \$  your behalf?	fees, and/or drawings E \$	Your total incon C+D+E=F \$
Tax year ending 30 / 06 / 30 / 06 / Did your busing 'Yes', what am UOYEE – with now that is your bases	Gross income ng A \$ sess contribute to ount or percent no ownership inte	Expenses incurred B \$ \$ a complying superage? \$ erest in your emplease from your main or	loss before tax A-B=C  \$ erannuation fund on y or loyer's business: ecupation (including s	salary packaged	fees, and/or drawings E  \$ \$ items)?	Your total incon C+D+E=F \$ \$ No \( \text{Y}
Tax year ending 30 / 06 / 30 / 06 / Did your busing 'Yes', what am UOYEE – with now that is your bases	Gross income ng A \$ sess contribute to ount or percent no ownership inte	Expenses incurred B \$ \$ a complying superage? \$ erest in your employment of the superage of th	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged es currently and	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F  \$  No Y  inancial years.
Tax year ending 30 / 06 / 30 / 06 / Did your busine 'Yes', what am UOYEE – with many What is your bar Please give de	Gross income ng A \$ sess contribute to ount or percent no ownership inte	Expenses incurred B \$ \$ a complying superage? \$ erest in your emplease from your main or	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F  \$  No Y  inancial years.
Tax year ending 30 / 06 / 30 / 06 / Did your busing 'Yes', what am UOYEE – with now that is your bases	Gross income ng A \$ sess contribute to ount or percent no ownership inte	Expenses incurred B \$ \$ a complying superage? \$ erest in your employment of the superage of th	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged es currently and	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F \$ \$ No Y
Tax year ending 30 / 06 / 30 / 06 / Did your busine 'Yes', what am UOYEE – with many What is your bar Please give de	Gross income ng A \$ sess contribute to ount or percent no ownership inte	Expenses incurred B \$ \$ a complying superage? \$ erest in your employment of the superage of th	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged es currently and	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F  \$  No Y  inancial years.
Tax year ending 30 / 06 / 30 / 06 / Did your busine 'Yes', what am What is your base Please give de Salary	Gross income ng A \$ sess contribute to ount or percent no ownership inte	Expenses incurred B \$ \$ a complying superage? \$ erest in your employment of the superage of th	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged es currently and	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F  \$  No Y  inancial years.
Tax year endidate of the season of the seaso	Gross income ng A  \$ ess contribute to ount or percent to ownership intense annual salary tails of your total	Expenses incurred B \$ \$ a complying superage? \$ erest in your employment of the superage of th	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged es currently and	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F  \$  No Y  inancial years.
Tax year ending 30 / 06 / 30 / 06 / 30 / 06 / Did your busing 'Yes', what ame LOYEE – with many What is your bar Please give de Salary Bonuses Commissions	Gross income ng A  \$ ess contribute to ount or percent no ownership intense annual salary tails of your total	Expenses incurred B \$ \$ a complying superage? \$ erest in your employment of the superage of th	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged es currently and	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F \$ \$ No Y
Tax year endidated from the season of the se	Gross income ng A  \$ ess contribute to ount or percent no ownership intense annual salary tails of your total	Expenses incurred B \$ \$ a complying superage? \$ erest in your employment of the superage of th	s specific tax A-B=C \$ \$ erannuation fund on your or loyer's business: coupation (including specific chage from all source)	salary packaged es currently and	fees, and/or drawings E  \$  \$  items)?	Your total incom C+D+E=F  \$  No Y
Tax year ending 30 / 06 / 30 / 06 / 30 / 06 / Did your busing 'Yes', what ame LOYEE – with many What is your bar Please give de Salary Bonuses Commissions Regular overting Superannuation Total	Gross income ng A  \$ ess contribute to ount or percent no ownership intense annual salary stails of your total me	Expenses incurred B \$ \$ \$ a complying superage? \$ erest in your emplaying from your main or a current \$	loss before tax A-B=C  \$ erannuation fund on y or loyer's business: ecupation (including s ckage from all source Last fin	salary packaged es currently and nancial year \$	fees, and/or drawings E  \$  items)?  \$  If or the last two final t	Your total incom C+D+E=F  \$  No Y
Tax year ending 30 / 06 / 30 / 06 / 30 / 06 / Did your busing 'Yes', what ame 'LOYEE – with real What is your bar Please give designed Salary Bonuses Commissions Regular overting Superannuation Total	Gross income ng A  \$ ess contribute to ount or percent no ownership intense annual salary tails of your total  me on	Expenses incurred B \$ \$ \$ a complying superage? \$ erest in your emplaying from your main or a current \$	loss before tax A-B=C  \$ erannuation fund on y or loyer's business: ccupation (including s ckage from all source Last fin	salary packaged es currently and nancial year \$	fees, and/or drawings E  \$  items)?  \$  If or the last two final t	Your total incon C+D+E=F  \$  No P

#### 12. Declaration and signature

I acknowledge and declare that:

- I have read and understood the section entitled 'The Duty to Take Reasonable Care Not to Make a Misrepresentation' in the Information sheet, and understand that any cover issued by the insurer will be based on the answers I provide to questions in this form and any other questions that are asked before the insurer advises me in writing that it has issued a policy.
  I understand that if the questions are not answered truthfully, accurately and completely the insurance I have applied for may be avoided (treated as if it never existed) or altered and if I have made a claim under the insurance it may not be payable or be reduced. If someone has assisted me to complete this form (such as my financial adviser) I have checked every answer (and if necessary made corrections) before this form is submitted.
- I have read the privacy information in the Information sheet and I agree to the various uses and exchanges of my personal information as set out in that section.
- I authorise any insurer (including companies related to Resolution Life), to disclose to Resolution Life, and for Resolution Life Group to collect, any information they have on my health, medical history, pastimes, work history, or anything else that Resolution Life considers to be relevant to assessing or underwriting this cover or assessing any claim under it. I understand that, under Government Privacy legislation, I may access a copy of this information from Resolution Life. I have been advised by Resolution Life of the ways this information may be used, and to whom it may be disclosed, and approve those purposes.
- I consent to Resolution Life and/or their health screening provider to speak to a third party for the sole purpose of arranging a
  health screening appointment. This third party may include a spouse, family member, personal assistant, financial adviser or
  other relevant party.

Signature		Signature of my parent/guardian (Parent/guardian if applicable)	if I am under age 16
X		×	
Date D D M M Y Y Y Y		Date D D M M Y Y Y Y	
		leted by financial adviser)	
If this application has been of Underwriter's name	discussed with an Underwrite	r prior to submission, provide the followin	g: Date
Discussion details			
Pre-arranged medical tests	<ul><li>□ Doctor Medical Exam</li><li>□ Blood Test</li><li>□ Express check</li></ul>	Paramedical Exam Exercise  ECG Other (please specify):	
Financial adviser notes	3		

## 14. Health questionnaires

If you need more room to provide your answers, please provide a separate signed and dated page(s) and attach to your application.

_	. High blood pre	essure (hypert	tension)		
2	When was high blo	and pressure fir	ret diagnosed?		DDMMYYYY
	What was your blo	•	•		
•	What was your blo	od produit rot	ading at that time.		
c.	What was your blo	ood pressure wl			Have treatments changed since this result?
	/ /	Dioou pressui	ereduing		nave treatments changed since this result:
	1 1				
d.	Have you taken m	edication to cor	ntrol your blood pressure	?	□ No □ Ye
	If 'Yes', please pr	ovide details of	f medication, ie type, do	se and whe	n taken.
e.	Are you currently	on the same m	nedication as detailed abo	ove?	□ No □ Ye
	If 'No', please pro	ovide details of	f current treatment.		
_					
f.	If 'Yes', please pr		tigations relating to your l	high blood p	ressure?
	ii Tes , piease pi	Ovide details.			
g.	Do you have any	complications a	s a result of your blood p	ressure?	□ No □ Ye
•	If 'Yes', please pr	•	,		
h.	Does your usual d	loctor have deta	ails of your blood pressur	e and treatm	nent?
	-				rds of your investigations and treatment.
	Name	Medica	al provider	Addre	9SS
2	. High cholester	ol			
			ith high chalacteral?		D D M M Y Y Y Y
a.	When were you fir	st diagnosed wi	ith high cholesterol?		D D M M Y Y Y
		st diagnosed wi	-		D D M M Y Y Y Y
a. o.	When were you fir	st diagnosed wi	at this time?		D D M M Y Y Y
a. o.	When were you fir What was your ch	st diagnosed wi	when last tested?		DDMMYYYYY  Have treatments changed since this result?
a. o.	When were you fir What was your che	st diagnosed wi olesterol level a olesterol level v	when last tested?		DDMMYYYYY  Have treatments changed since this result?
a. o.	When were you fir What was your che What was your che Date	st diagnosed wi olesterol level a olesterol level v	when last tested?		DDMMYYYYY  Have treatments changed since this result?
a. o.	When were you fir What was your che What was your che Date / /	st diagnosed wi olesterol level a olesterol level v Cholesterol re	when last tested?		Have treatments changed since this result?

14	Health quest	tionnaires (continued)			
2.	High cholester	rol (continued)			
e.	Are you currently	y on the same medication as detailed above?		No	Yes
	If 'No', please pro	ovide details of current treatment.			
f.	Does your usual o	doctor have details of your cholesterol results and treatment?		No	☐ Yes
	-	ovide the name and address of the doctor who has records of your investiga	ations and t	reati	ment.
	Date	Medical provider Address			
	1 1				
_	36 . 11 1.1	1. 1			
3	Mental health				
a.	Which of the followall to the followall	owing mental health disorder(s) do you have or have you had or received treatment of that apply)	or advice for?	?	
		ralised anxiety or panic disorder			
	_	sorder or post traumatic stress disorder			
	Obsessive con	mpulsive disorder or attention deficit disorder			
	Anorexia, bulir	mia or any other eating disorder			
	Post natal dep	pression			
	_	ncluding major depression, mood or any other depressive disorder			
		sion or bipolar disorder			
		a or any other psychotic or personality disorder ostance abuse disorder			
		provide details:			
	Carer, predect	provide details.			
b.	Please describe y	your symptoms:			
c.	What do you thinl	k caused your symptoms?			
d.	When did you firs	st experience symptoms and how long did they last?			
	Lloc this condition	an/a) aver required you to take time off work or decaded it impost your chility to no	eform -	No	□ Vos
e.		on(s) ever required you to take time off work or does/did it impact your ability to per es at work? For example, did you need to reduce the number of hours you worked		No	☐ Yes
		sibilities or duties changed in any way?			
	If 'Yes', please pro	ovide details including time away from work and if there were any changes to yo	ur duties:		
f.	Has this condition	n(s) ever affected your relationships, your ability to socialise with friends or family,		No	☐ Yes
		eep, eat, exercise or play sport?		•	
	If 'Yes', please pr	rovide details:			

	. Mental health disorders (co		<b>-</b>			l	- d 4 . d	lawa -
g.	How many episodes of this condition years we would say you had two		or exa	mple, if you were depi	ressed and	l recovere	ed twice in t	hree
٦.	When was the last time you expe	rienced symptoms?						
	Have you ever received any trea	tment for this condition?					☐ No	☐ Ye
	If 'Yes', please provide the deta	ils in the table below:						
	Type of treatment, eg counselling or medication etc Nar	me of medication (if appli	cable)	Dosage/frequency of treatment	Date sta	rted	Date ceas	sed
					/	1	1	/
					/	/	/	/
					/	/	/	/
					/	/	/	/
					/	/	/	/
	Have you or are you being treate counsellor or any other therapist?  If 'Yes', please provide details if Field of practice, eg  Psychologist or therapist etc Nar	in the table below:	eneral Add		ogist, psy	chiatrist,	Date of la	ıst
	r sychologist of therapist etc. Ival	ne .	Auu	1633			/	/
							1	/
							1	
							,	1
							1	1
ζ.	Are you still receiving treatment for	this condition(s)?					/ / / No	1
ζ.	Are you still receiving treatment for If 'No', please advise when you st	. ,	it at the	e direction of your tre	eating hea	Ith profes		1
		opped treatment and was	alth pro	fessional in relation	-	-		/ Ye
<b>.</b>	If 'No', please advise when you st	opped treatment and was	alth pro	fessional in relation	-	-	ssional?	/ / Ye
	If 'No', please advise when you steem Have you ever not followed the amedication or other recommende	opped treatment and was advice of your treating hea d treatment for this condi	alth prction(s)?	fessional in relation	to prescrit	ped	ssional?	/ Ye
	If 'No', please advise when you sto	opped treatment and was advice of your treating head treatment for this condition or admitted as an in-patie	alth prction(s)?	fessional in relation	to prescrit	ped	Ssional?	/ Ye
	If 'No', please advise when you stee Have you ever not followed the amedication or other recommende  If 'Yes', please provide details:  Have you ever been hospitalised	opped treatment and was advice of your treating head treatment for this condition or admitted as an in-patient the table below:  Dates of	alth protion(s)?	fessional in relation	to prescrit	ped	Ssional?	/ Ye
	If 'No', please advise when you stee Have you ever not followed the amedication or other recommende If 'Yes', please provide details:  Have you ever been hospitalised If 'Yes', please provide details	opped treatment and was advice of your treating head treatment for this condition or admitted as an in-patient the table below:  Dates of	alth protion(s)?	fessional in relation	to prescrit	ped	Ssional?	/ Ye
	If 'No', please advise when you stee Have you ever not followed the amedication or other recommende If 'Yes', please provide details:  Have you ever been hospitalised If 'Yes', please provide details	opped treatment and was advice of your treating head treatment for this condition or admitted as an in-patient the table below:  Dates of	alth protion(s)?	fessional in relation	to prescrit	ped	Ssional?	/ Ye
	If 'No', please advise when you stee Have you ever not followed the amedication or other recommende If 'Yes', please provide details:  Have you ever been hospitalised If 'Yes', please provide details	opped treatment and was advice of your treating head treatment for this condition or admitted as an in-patient the table below:  Dates of hospitalisation	alth protion(s)?	fessional in relation	to prescrit	ped	Ssional?	/ Ye

	Montal health disorders (continued)							
	Mental health disorders (continued)							
	Have you ever thought about or tried to harm yourself or take your own life?  ☐ No ☐ Y							
	If 'Yes', please provide the name and address of your doctor that would have the details:							
	Have any first-degree blood related family members (father, mother, brother, sister) had a mental health disorder?							
	<b>Note:</b> You are only required to disclose family information relating to first-degree blood related family members—living or deceased (father, mother, brother, sister).  If 'Yes', please provide details:							
	ii res , piease provide details.							
1	Stress, fatigue, insomnia and/or sleeplessness questionnaire							
	Which of the following do you have or have you had or received treatment or advice for? (Please select all that apply)  i. Stress  ii. Fatigue  iii. Insomnia and/or sleeplessness							
	Did you see a doctor or other health professional for this condition(s)?							
	Were you diagnosed with anxiety, depression or any other mental health disorder?  If 'Yes', please go to the mental health disorders questionnaire in section 3.							
	If 'No', please continue to complete this questionnaire.							
	Did this condition(s) affect you to the point where you experienced any of the following? (Please select all that apply)  i. Physical symptoms such as headache, dizziness, soreness or irritability							
•	i. Physical symptoms such as headache, dizziness, soreness or irritability							
•	ii. ☐ You found it difficult to go to work or were unable to go to work iii. ☐ It had an impact on your relationships							
•	ii.  You found it difficult to go to work or were unable to go to work iii.  It had an impact on your relationships iv.  Your ability to sleep, eat, or think clearly							
•	ii.  You found it difficult to go to work or were unable to go to work iii.  It had an impact on your relationships iv.  Your ability to sleep, eat, or think clearly v.  Problems with concentration, memory or tiredness during the day							
	ii.  You found it difficult to go to work or were unable to go to work iii.  It had an impact on your relationships iv.  Your ability to sleep, eat, or think clearly v.  Problems with concentration, memory or tiredness during the day							
	ii.  You found it difficult to go to work or were unable to go to work iii.  It had an impact on your relationships iv.  Your ability to sleep, eat, or think clearly v.  Problems with concentration, memory or tiredness during the day vi  It caused you to use alcohol or drugs that were not prescribed for you by a doctor							
	ii. You found it difficult to go to work or were unable to go to work iii. It had an impact on your relationships iv. Your ability to sleep, eat, or think clearly v. Problems with concentration, memory or tiredness during the day vi It caused you to use alcohol or drugs that were not prescribed for you by a doctor  If you have answered 'Yes' to any of the above, please provide full details including how much time you had away from work							
	ii. You found it difficult to go to work or were unable to go to work iii. It had an impact on your relationships iv. Your ability to sleep, eat, or think clearly v. Problems with concentration, memory or tiredness during the day vi It caused you to use alcohol or drugs that were not prescribed for you by a doctor  If you have answered 'Yes' to any of the above, please provide full details including how much time you had away from work  What do you think caused your symptoms?							
	ii. You found it difficult to go to work or were unable to go to work iii. It had an impact on your relationships iv. Your ability to sleep, eat, or think clearly v. Problems with concentration, memory or tiredness during the day vi It caused you to use alcohol or drugs that were not prescribed for you by a doctor  If you have answered 'Yes' to any of the above, please provide full details including how much time you had away from work  What do you think caused your symptoms?  When did you first experience symptoms and how long did they last?							
	ii. You found it difficult to go to work or were unable to go to work iii. It had an impact on your relationships iv. Your ability to sleep, eat, or think clearly v. Problems with concentration, memory or tiredness during the day vi It caused you to use alcohol or drugs that were not prescribed for you by a doctor If you have answered 'Yes' to any of the above, please provide full details including how much time you had away from work  What do you think caused your symptoms?  When did you first experience symptoms and how long did they last?  When was the last time you experienced symptoms?  How many episodes of this condition have you experienced? For example, if you were stressed and recovered twice in the							

1.	4. Health questionnaires (continued)			
4	. Stress, fatigue, insomnia and/or sleeplessness ques	stionnaire (continued)		
j.	Please advise how often you see or saw your treating health praddress(es):	rofessional for this condition and provide their	name(s) an	d
5	. General medical condition			
a.	Name of condition	Cause if known		
b.	Date your condition first began  Date of last symptoms  DDMMYYYYY			
c.	How often do you have symptoms?	Describe your symptoms		
d.	Have you ever taken medication for this condition?  If 'Yes', please provide details (including name, dose and	d frequency):	□ No	Yes
	Are you still taking this medication?  Have you ever had any other treatment (eg physiotherapy, sur emergency treatment for this condition?  If 'Yes', please provide details:	gery, etc) or been in hospital or received	□ No	Yes
g.	Are any tests, surgery or treatment planned or scheduled in If 'Yes', please provide details:	relation to this condition?	□ No	☐ Yes
h.	Are there any residual complications or disabilities resulting fif 'Yes', please provide details:	rom this condition?	□ No	☐ Yes
i.	Have you ever been absent from work or incapacitated as a If 'Yes', please provide details:	result of this condition?	□ No	☐ Yes
j.	Does your usual doctor have details of this condition?  If 'Yes', please provide details:		□ No	☐ Yes
k.		ospital or other therapist for anything related	to this con	dition:
	1 1			

# 14. Health questionnaires (continued) 6. Abnormal cervical screening or pap smear test or positive HPV test a. Please indicate in box(es), the relevant condition(s) and or result(s) you've had or received treatment for: Intermediate risk result CIN 1 CIN 2 ☐ Higher risk result ☐ CIN 3 Unsatisfactory result Carcinoma Atypia or change (caused by infection or irritation) ☐ Human Papilloma Virus (HPV) Other abnormality **b.** What date was the condition(s) diagnosed? Condition(s) Date c. Did you receive any treatment? If 'Yes' please confirm dates, type of treatment (eg colposcopy, biopsy, laser, LLETZ/loop excision) and results? ☐ Yes ☐ No ☐ Awaiting follow up d. Have you had a follow up cervical screening or pap smear test? If 'Yes', please provide all dates and results since the abnormal result? e. Provide details of your most recent visit to a doctor or hospital relating to the condition/result: Date Medical provider Address When is your next screening due? 7. Breast investigation or symptoms a. Test performed: ☐ Mammogram ☐ Breast ultrasound ☐ Other – name of test b. When was this test performed? c. What was the reason for the test? d. What were the results of test? ☐ No ☐ Yes e. Were any follow ups required (including other tests or consultations with specialists)? ☐ No ☐ Yes f. Have you had the required follow ups? If 'Yes', what were the results? If 'No', when will you have this follow up?

	4. Health ques	stionnaire	es (continued)				
8	. Respiratory	lisorders (	eg asthma, br	onchitis et	c)		
ì.	Name of conditi	on					
Э.	How long has it l tightness or whe	-	ou last experienc	ced symptom	s (including but not li	mited to, shortness of breath,	coughing, chest
<b>:</b> .	Do you use any						□ No □ Ye
	If 'Yes', how ofto Medicine (eg V	-	ake your medica Dose	ition?		Frequency	
	meanome (eg 1	·····,				, and the same of	
i.	Have you ever ras a result of thi	-		steroids, or b	peen admitted to ho	spital in the past 12 months	□ No □ Ye
	If 'Yes', how man	ny times hav	e you used oral	steroids or b	een hospitalised fo	r this condition in the past 12	months?
	Please provide of Date	_	ur most recent vi provider	risit to a doct	or, hospital or other Address	therapist for anything related	I to your condition:
	/ /	Wicarcar	provider		Addicas		
9	. Cyst/mole/sl	kin lesion					
á.			oriate box(es) the	condition(s)	you have had, or rec	eived treatment for:	
	☐ Mole or naev		· <u>-</u>	, ,	rcinoma (BCC)		
	Hyperkeratos				ell Carcinoma (SCC	)	
	Sebaceous (			/lelanoma			
	Other lesions	s (piease de	escribe below):				
ο.	Please advise the	ne location(s	s) of the skin les	sion(s):			
<b>:</b> .			-	ate(s) of rem	oval (eg frozen 'hur	nt' lasered off or surgically r	□ No □ Yes
<b>:</b> .			-	ate(s) of remo	oval (eg frozen, 'bur	nt', lasered off or surgically r	
<b>&gt;</b> .	If 'Yes', pleas	se advise the	-		-	nt', lasered off or surgically r	
<b>.</b> .	If 'Yes', pleas	se advise the	e method and da	rise the path	ology results?	nt', lasered off or surgically r	
d.	If 'Yes', pleas	removed p	e method and da	rise the path	ology results?	nt', lasered off or surgically r	

14			ionnaires (continued)							
e.		-	our most recent visit to a doctor or hosp	_						
	Dat		Medical provider	Address						
		/ /								
10	o. I	Back or neck								
a.	\//	hat was the dia	agnosis given for your pain/disorder?							
u.		That had the diagnosis given for your party disorder.								
	lf n	o diagnosis, p	proceed to question b.							
b.	Wh	nat part(s) of the	e back were or are affected? (Select al	l that apply)						
	i.	Neck								
	ii.	Middle								
	iii.	Lower								
c.	На	ve vou experie	enced any of the following? (Select all th	nat apply):	□ No □ Ye					
	i.		· · · · · · · · · · · · · · · · · · ·	arm (including shooting, stabbing or burning pain)						
	ii.	Loss of fee		ann (melaanig eneeting, etabbing er barning pain)						
	iii.	Loss of stre	-							
	iv.	☐ Pins and no	· ·							
	It "	Yes', give deta	alls:							
d.	i.	When did you	first have symptoms?							
		Date DDN	NMYYYY							
	ii.	When was the	last time you had symptoms?							
		D D M	May V V V							
		Date Div	TIVE Y Y Y Y							
	iii.	How often have	e you had symptoms (eg once only, mo	nthly, yearly, twice in last 10 years, ongoing)?						
			3 1 (3 3,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
	iv.	When you hav	re symptoms how long do they last (eg a	a couple hours, 1 day, 2 weeks, ongoing)?						
e.	\//	hen vou have na	ain how would you rate your nain? Scale	0–5 with 0 being no pain and 5 being the worst pain	vou ever felt?					
С.	VVI	nen you nave pa	airi, now would you rate your pairi: ocale	0–3 with 6 being no pain and 3 being the worst pain	you ever leit:					
f.	i.	Do you know	the cause of your pain?		☐ No ☐ Ye					
		If 'Yes', proce	eed to question ii							
		If 'No', procee	ed to question g.							
		· · · ·	hink was the cause of your pain? (Sele	ct all that apply):						
		a. Work	Has als saude of your paint: (Ocio							
		b. Sport								
		d. Unknow								
		If you selecte	d any of the above, please provide d	letails:						

14	4. l	Health questi	onnaires (continued	1)						
10	o. 1	Back or neck	(continued)							
g.	i.	Has the pain/o	lisorder ever required yo	ou to take time	e off work?		□ N	o 🗌 Yes		
•		•	-			or weeks you had off v	vork			
	ii.	•	n advised to or did you h uties or occupation to as			of hours you worked,		o 🗌 Yes		
		disorder?If 'Ye								
		you have answered yes to g(i) or g(ii) please complete g(iii)  Please advise which statements apply to you: (Select all that apply)								
	iii.			,		y)				
	I had time off work or restricted hours or duties because:									
		-	aggravated my pain s is too heavy for me							
			ny work may cause furth	er injury or pa	ain					
		_	please advise:	, , ,						
		n you selecte	d any of the above—pl	ease provide	c details.					
h.	i.	-	e to carry out daily activit ving, exercising or playir		vashing, dress	ing, sleeping, lifting, reac	ling, $\square$ N	o 🗌 Yes		
		If 'No', please	provide the details:							
	ii.	Did the pain/di	?	o 🗆 Yes						
			e provide the details:							
i.	Ha	ave you ever ha	id investigations such as	s an x-ray, CT	Γ Scan or MRI	for this pain/disorder?		o  Yes		
	lf "	Yes', please pı	ovide details in the tak	ole below:		·				
	Da	te	Investigation		Results <sup>(i)</sup>		Part of body (eg lo	wer back)		
		1 1								
		1 1								
		1 1								

(i) Please attach a copy of any reports that you may have in your possession.

i.	Have you ever been treate	d for this pain/disorder b	v a General Practitioner (	Osteonath		□ No	☐ Y
	Physiotherapist, Chiroprac		-				
	If 'Yes', please provide de	etails in the table belo	w:				
	Field of practice,					Date of la	
	eg Surgeon, Osteopath etc	: Name	Address			consultati	
						1	/
						1	/
						1	1
ii.	Have you ever received an	v treatment for this pain	/disorder (eg medication.	surgery or inje	ections)?	□ No	□ Y
	If 'Yes', please provide th		, -				
	ii 100 , piodoo piovido di	Name of medicati		llency			
	Type of treatment	(if applicable)	of treatment		started	Date ceas	ed
				1	/	1	/
				1	/	1	/
				1	/	1	1
				,	,	,	,
Α	re any tests, surgery or treat	ment planned or schedu	ıled?			☐ No	□ Y
lf	'Yes', please provide detai	ls:					
	Disorder or injury of the						
W		for your pain/disorder?					
If	/hat was the diagnosis given	for your pain/disorder?  question b.  naire for each joint affer		e for each			
If N	/hat was the diagnosis given no diagnosis, proceed to clease complete one question	for your pain/disorder?  question b.  naire for each joint affects are affected please co	omplete one questionnair				
If N	/hat was the diagnosis given no diagnosis, proceed to clease complete one question ote: If both left and right joint	for your pain/disorder?  question b.  naire for each joint affects are affected please co	omplete one questionnair		left		
If P	no diagnosis, proceed to clease complete one question ote: If both left and right joint int In which joint did you or d	for your pain/disorder?  question b.  naire for each joint affects are affected please coo you have the pain, injust	omplete one questionnairoury or disorder? (Select b	oxes)	□ left		
If P	no diagnosis, proceed to clease complete one question ote: If both left and right joint int In which joint did you or d  Shoulder rig	for your pain/disorder?  question b.  naire for each joint affects are affected please of you have the pain, injusting the left.	omplete one questionnairoury or disorder? (Select b Elbow Hip	oxes)  right  right	_		
If P	no diagnosis, proceed to clease complete one question ote: If both left and right joint int In which joint did you or d Shoulder rig Wrist rig Knee rig	for your pain/disorder?  question b.  naire for each joint affects are affected please coo you have the pain, injust ght left ght left	omplete one questionnairoury or disorder? (Select b	oxes)	left		
If P N jo	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or damed Shoulder right wist right Knee right other – please advise which	for your pain/disorder?  question b.  maire for each joint affects are affected please coo you have the pain, injusting the left left left.  The point right/left:	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left		
If P N jo	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or daring Wrist right Knee right other – please advise which lave you experienced any of	for your pain/disorder?  question b.  Inaire for each joint affects are affected please coo you have the pain, injust left left left  In left left left  In left left	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	
If N	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or daring Wrist right Knee right Cother – please advise which lave you experienced any of Radiation or spread of the contract of the cont	for your pain/disorder?  question b.  maire for each joint affects are affected please cooyou have the pain, injusting left ght left ght left ch joint right/left: the following? (Select a the pain	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	□ Y
If N jo	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or daring Wrist right Knee right Cother – please advise which lave you experienced any of Radiation or spread of table Loss of feeling or strengt.	for your pain/disorder?  question b.  Inaire for each joint affects are affected please of you have the pain, injust left left left left left left the joint right/left:  the following? (Select at the pain gth	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	□ Y
If P N jo	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or daring Wrist right Knee right Knee right Knee right Shoulder right Knee right Knee right Knee right Knee right Knee right Knee right Loss of feeling or strength Loss of range of moven	for your pain/disorder?  question b.  Inaire for each joint affects are affected please of you have the pain, injust left left left left left left the joint right/left:  the following? (Select at the pain gth	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	□ Y
If P jo	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or down in Shoulder right with the righ	for your pain/disorder?  question b.  Inaire for each joint affects are affected please of you have the pain, injust left left left left left left the joint right/left:  the following? (Select at the pain gth	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	□ Y
. W	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or daring wrist right with the collection of the collecti	for your pain/disorder?  question b.  Inaire for each joint affects are affected please of you have the pain, injust left left left left left left the joint right/left:  the following? (Select at the pain gth	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	□ Y
. W	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or down in Shoulder right with the work of the collection	for your pain/disorder?  question b.  Inaire for each joint affects are affected please of you have the pain, injust left left left left left left the joint right/left:  the following? (Select at the pain gth	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	□ Y
. W	no diagnosis, proceed to collease complete one question ote: If both left and right joint int In which joint did you or down in Shoulder right with the work of the collection	for your pain/disorder?  question b.  Inaire for each joint affects are affected please of you have the pain, injust left left left left left left the joint right/left:  the following? (Select at the pain gth	omplete one questionnairoury or disorder? (Select b Elbow Hip Ankle	oxes)  right  right	left	□ No	

1	4.	Health questionnaires (continued)	
1	1. I	Disorder or injury of the joints (continued)	
d.	i.	When did you first have symptoms?  Date D M M Y Y Y Y	
	ii.	When was the last time you had symptoms?	
	iii.	Date How often have you had symptoms (eg once only, monthly, yearly, twice in last 10 years, ongoing)?	
	iv.	When you have symptoms how long do they last (eg a couple hours, 1 day, 2 weeks, ongoing)?	
e.	W	/hen you have pain, how would you rate your pain? Scale 0–5 with 0 being no pain and 5 being the worst pain you ever felt?	
f.	i.	Do you know the cause of your pain?	Yes
		If 'Yes', proceed to ii	
		If 'No', proceed to question g.	
	ii.	What do you think was the cause of your pain? (Select all that apply):	
		a. Work	
		b. Sport	
		c. Unknown	
		If you selected any of the above, provide details:	
g.	i.	Has the pain/disorder ever required you to take time off work?	Yes
		If 'Yes', please provide the details of the total number of days or weeks you had off work	
	ii.	Have you been advised to or did you have to reduce the number of hours you worked,   No  No  No  No  No  No  No  No  No  N	Yes
		If 'Yes', please provide the details	
		you have answered yes to g(i) or g(ii) please complete g(iii)	
	iii.	Please advise which statements apply to you: (Select all that apply)	
		I had time off work or restricted hours or duties because:	
		a.  My work aggravated my pain	
		b.  My work is too heavy for me	
		c. I think my work may cause further injury or pain	
		d. Other – please advise:	
		Please provide details:	

14.	ŀ	lealth	quest	ionnaires (c	continued)						
11.	D	isorde	r or ir	ijury of the j	oints (continued	)					
ı. i.		-		-	daily activities such		ning, dressing, sleepin	g, lifting, reading,		☐ No	☐ Ye
		If 'No', please provide the details:									
ii.			-	isorder ever a	-	nips, abili	ty to socialise with frie	nds or family?		□ No	☐ Ye
		-		_	ns such as an x-ray		an or MRI for this pain	/disorder?		□ No	☐ Ye
	at		·	Investigatio		Results	<b>3</b> (i)	Part of	body (e	eg right s	should
		1	/								
		1	1								
		/	/								
(i)	F	Please atta	ach a co <sub>l</sub>	by of any reports t	hat you may have in you	r possessio	n.				
i.	i. Have you ever been treated for this pain/disorder by a General Practitioner, Osteopath, Physiotherapist, Chiropractor, specialist or any other alternative health practitioner?									□ No	☐ Ye
		lf 'Yes' Field o			tails in the table be	elow:			D	ate of las	st
		eg Surg	jeon, O	steopath etc	Name		Address		C	onsultati	on
										/	/
										/	/
										/	/
ii.		Have yo	ou ever	received any	treatment for this pai	in/disorde	er (eg medication, surge	ery or injections)?		☐ No	☐ Ye
		If 'Yes'	, pleas	e provide the	details in the tabl	le below	:				
		Type of	f troatr	mont	Name of medicate (if applicable)	ion	Dosage/frequence of treatment	y Date started		ate ceas	od
		туре о	ııcalı	ilelit	(ii applicable)		Of treatment	/ /		/	/
								1 1			/
								1 1		/	1
Δ	ro	any tes	ete eur	gery or treatm	ent planned or sch	eduled?		, ,		□ No	Ye
		-		rovide details	-	caulca:				140	10
Ë		co , pic	Juse p	TOVIGE GETAILS	,						
12.	D	iabetes	6								
_ \/	/h	ich of th	ne follo	wing best desc	cribes your conditio	n:					
_	_	Type 2		_	Glucose Intolerar						
	_	Type 1			Diabetes Insipidus						
	_	Gestatio			Insulin Resistant						
	1	Not sure	9								

1.	4. Health quest	ionnaires (contin	ued)							
1:	2. Diabetes (con	tinued)								
b.	How long ago we	re you diagnosed with	h this condition?							
c.	How is this condit	tion treated?								
	□ Diet									
	Oral medication	n								
	Insulin Insulin									
	Other									
	Please advise de	tails including nam	e of medication,	dosage used per day:						
d.		complications as a re	•	etes (eg eye, kidney or nerve problems,	□ No	☐ Yes				
	If 'Yes', please p	rovide details:								
e.	Have you ever so		c or insulin coma,	, or required hospitalisation due to your diabetes	□ No	Yes				
	If 'Yes', please provide details:									
f.	When did you las	t have this condition	checked by a med	dical practitioner?						
g.		e and the result of you	-							
h.	For gestational diabetes – what was the date and result of your last Glucose Tolerance test?									
i.	Please provide y	our doctor's details, i	ncluding name an	d address:						
	Date	Doctor		Address						
	/ /									
1;	3. Occupational	needle stick injury	y							
a.		y tests performed du		tick injury?	□ No	☐ Yes				
	If 'Yes', please a	dvise details of test	(s) performed an	nd the results if known:						
b.		ding due to your nee			☐ No	☐ Yes				
	If 'Yes', please a	dvise what test(s) a	re to be perform	ed and when this is to occur:						

1	4. Hearth questionn	aires (continued)								
1	µ. COVID-19 (corona	virus) questionnaire								
a.	Which of the following apply to the potential risks you've been exposed to within the last month (select all that apply)?  Travelled overseas  Had contact with someone who has recently returned from overseas  Was exposed to someone who suffered and was later diagnosed with COVID-19									
b.	When did you or the otl	ner person return from overseas or	when were you exposed?							
c.	Have you completed the required 14 days of self-quarantine/isolation? ☐ No ☐ Ye									
d.	Have you developed any	y symptoms such as fevers, sore thi	roat, cough, headaches or shortness of bre	eath?						
	If 'Yes' please provide	details								
e.	☐ Negative☐ Positive	ed for COVID-19 what was the resure' did you have a following COVID	ult? 0-19 test result which was negative?	□ No □ Yes						
	iii. If you tested 'positiv	<b>∕e'</b> were you hospitalised?		☐ No ☐ Yes						
	If 'Yes' please prov	vide details in the table below:								
	Period in hospital	Hospital name and address	Treatment received	Did you spend time in intensive care?						
	/ / to			□No □ Yes						
	1 1			If 'yes', number days						
				days						
f.	If you had symptoms or residual symptoms o	r complications?	ve you fully recovered with no continuing	□ No □ Yes						
_1	5. Sporting activities	s questionnaires								
		-	a separate signed and dated page(s) and at	ttach to vour application.						
	Underwater diving	, , , , , , , , , , , , , , , , , , ,								
	_	haet describes your participation in	this activity, please select all that apply:							
a.	_	Air Mixed Gases Snorkel								
b.			UI or NAUI and/or relevant qualifications	☐ No ☐ Yes						
	If 'Yes', please provide	e details of all diving qualification	ns you have obtained:							
c.	How many dives do you	ı perform per annum?								
d.	What is the maximum d	epth to which you dive (In metres)?	?							

<b>_</b> 10	. Sporting activities ques	stionnaires (continued)							
1.	Underwater diving (conti	inued)							
	Do you dive: In caves	Yes       Potholing       □ No □ Yes         Yes       Internal exploration of wrecks       □ No □ Yes							
f.	Do you ever dive alone or par	rticipate in depth record attempts?	□ No	☐ Yes					
	f 'Yes', please provide details including number of dives and location of the dives:								
2.	Motor sport on land or or	n water							
	Are you a professional or spo		☐ No	☐ Yes					
		priate box(es) the activity(ies) you take part in:							
	Bicycles Jet ski racii Boats Karts/go ka Car Other (spec	cify below):							
b.	Provide details of your involvement								
	Category								
	Class								
	Vehicle								
	Fuel								
	Engine capacity								
	No. of events last 12 mths								
	No. of events next 12 mths								
	Maximum speed								
	No. of vehicles per event								
C.	Competition licence type	Issuing body Years held	1						
	Do you have definite plans to	,	☐ No	☐ Yes					
	f 'Yes', please provide deta	ils:							
1	Do you participate or intend to participate in record attempts, testing of prototypes or testing of vehicles?								
e.	Bo you participate or interior to								
	If 'Yes', please provide detail	ils:							
	f 'Yes', please provide deta	port accident, or has your competition licence ever been suspended?	□ No	☐ Yes					

15	5. Sporting activities question	nnaires (continu	ed)						
3.	Aviation								
a.	Please indicate the activity(ies) yo	ou take part in:							
			contor	No. of hours past 12 months	No. of hours	next			
	Type of flying <sup>1</sup>	Fixed wing or heli	copter	past 12 months	12 IIIOIILIIS				
b.	Type of aircraft that you usually fl	y?							
		-							
	License hune		Va ava bald						
	Licence type  Name of your pilot's club or assoc	eiation:	Years held						
u.	Name of your pilot's club of assoc	dation.							
e.	Air navigation order under which	your flying is contro	olled:						
٠.	7th Havigation order ander which	your nying is contro	med.						
f.	Do you have any definite plans to	upgrade or change	your licence?			No	☐ Yes		
	Do you have any definite plans to			or land from anywhere that	is	No	☐ Yes		
	not a registered airfield?								
	If 'Yes', please provide details:								
						1			
	Have you ever been involved in fl	ying accidents, bee	n grounded or	had your licence revoked?		No			
	If 'Yes', please provide details:								
4	Other activities								
a.	Please indicate the activity(ies)	you take part in:							
b.	On what basis do you participate	in this activity?	Amateur 🗆 S	Semi-professional  Profe	ssional				
c.	Frequency of participation?	per annum	Duration of	participation?	years				
d.	Details of any licences or qualifica	ations:							
e.	Name of any club or organisation	n that you are a men	nber of:						
f.	Location(s) where you undertake	or participate in this	s activity:						
	, , ,		,						

<sup>1</sup> Type of flying as defined by the aviation authorities: eg aerobatics; agricultural (including crop dusting and inspecting); airline operations; air racing; aircraft record attempts; ballooning; charter flying; commuter operations; competition flying; experimental flying; gliding; hang-gliding; microlighting/powered hang-gliders; paragliding and parascending; private flying or business commuting; record attempts; stunt flying; test flying; training/instructing; other (specify).

1	5. Sporting activities questionnaires (continued)
4	. Other activities (continued)
g.	Maximum altitude/depth or speed etc:
h.	Do you participate in competition?
	If 'Yes', please provide details:
i.	Details of any injury(ies) as a result of participating in this activity:
j.	Details of any definite plans to change from what you stated above:
k.	Details of any other relevant features of your involvement in this activity:

Office/Adviser use only	
Financial adviser number	
Plan number	