

# Aviation Questionnaire

## (for pilots, crew and regular private passengers)



# MetLife®

## Duty of Disclosure (Insurance Contracts Act 1984)

### Your Duty of Disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

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

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of the insurer's business as an insurer, ought to know; OR
- where which compliance with your duty is waived by the insurer.

### Non-disclosure

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

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

**Please note:** Your Duty of Disclosure continues until a policy has been issued.

### Privacy Statement

MetLife is subject to the National Privacy Principles under the Privacy Act 1988 and has a Privacy Statement that explains how we handle the information about you that we collect. For a copy of the MetLife Privacy Statement please refer to the Product Disclosure Statement which was provided to you or contact MetLife Customer Service on **1300 555 625**.

## Aviation Questionnaire (for pilots, crew and regular private passengers)

To be completed by the proposed person to be insured.

If space is insufficient, please attach an extra sheet of paper.

Please complete the questionnaire in **BLACK** ink pen only.

Any changes made to this questionnaire to be initialled by the proposed person to be insured.

### Personal Details

Name:

Date of Birth:

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Group Scheme Name / Number:

OR Individual Policy Number:

Note: You will have a Group Scheme Name/Number if your application for insurance is through your Superannuation fund OR Employer, otherwise you will have an Individual Policy Number.

### Questionnaire

**1** What type/s of aircraft do you fly? (please include engine size and any unusual features).

Aircraft Type	Engine Size	Unusual Features

**2** Please provide details of any Licences or Certifications attained (if appropriate).

Licence/Certification	Number of Years held

**3** Do you intend to change the scope of your present licence (if appropriate)?

Yes  No

If "Yes", please provide details.


Questionnaire (cont.)

4 Are you a member of a flying club or association?

Yes  No

If "Yes", please provide details.


5 How often do you fly and what is the duration of the flight?

For pilots only: How many flying hours have you logged? (a copy of your logbook would be helpful).

	Total	Last 12 months	Next 12 months (estimated)
Number of flights			
Number of hours			

6 Where do you fly?


7 Do you fly, or do you intend to fly for reasons other than for pleasure, e.g. for agricultural or commercial purposes etc.?

Yes  No

If "Yes", please provide details.


8 Have you, or do you intend to take off or land anywhere other than in or on a registered airfield? Yes  No

If "Yes", please provide details.


9 Do you participate, or do you intend to participate in: (please tick all that apply).

Stunt flying    Aerobatics    Competitions    Exhibitions    Test flying

If "Yes" to any, please provide details.


Questionnaire (cont.)

10 Have you ever been involved in a flying accident or had your licence restricted or suspended for any reason?

Yes  No

If "Yes", please provide details.


11 Have you, or do you intend to either fly outside of Australia OR engage in any low level flying (below 500 feet) besides during take-off and landing?

Yes  No

If "Yes", please provide details.


12 Please provide any additional information that you feel is important.


13 Please provide any additional information that may help the assessment of your application for insurance.


MetLife Medical Authority

MetLife Insurance Limited (MetLife) is considering my application for insurance and I hereby authorise any medical practitioner, hospital, clinic or other person (including a life insurance company or underwriter) to disclose to MetLife or any third party engaged by MetLife full details of my health and medical history. A photocopy of this Authority should be accepted as my personal authority.

My Name:

Date of Birth:

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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Address:

State:

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Postcode:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Signature:

Date:

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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## Declaration

I declare that the answers I have given are to the best of my knowledge, true and complete and that I have not withheld any material information that may influence the assessment or acceptance of my application. I acknowledge that this questionnaire is part of the application for life Insurance and that failure to disclose any material fact known to me may invalidate the contract.

Signature of the person whose life is to be insured:

Date:

x

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