

Irregular Heart Beat Questionnaire

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 we collect about you. 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**.

MetLife Insurance Limited

ABN 75 004 274 882

AFSL No. 238096

Irregular Heart Beat Questionnaire

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:

 / /

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 Please describe to the best of your ability the nature and severity of the symptoms.

2 Were these symptoms accompanied by any other body symptoms (e.g. sweating, dizziness, fainting)? Yes No

If "Yes", please describe fully.

3 When did these symptoms initially occur?

 / /

4 Were they related to a special event?

Yes No

If "Yes", please provide details.

Questionnaire (cont.)

5 How often have these or similar symptoms occurred since the initial episode?

6 How long do such symptoms last at a time? (e.g. minutes, hours, days)?

7 When was the last episode?

 / /

8 What is usually the mode of onset? i.e. do symptoms occur:

Suddenly OR Gradually AND At rest OR Only with increased physical activity

Please explain what event and circumstances precede episodes or symptoms.

9 Do your symptoms become better or worse with increased physical activity?

Better Worse

10 Please provide the full name and address of all General Practitioners and Specialists who currently treat, and have previously treated you for this condition and any other conditions.

Last Consultation	Doctor or Clinic Name	Address
/ /		
/ /		
/ /		

11 What treatment have you had?

Date	Treatment
/ /	

12 Are you still receiving treatment?

Yes No

If "Yes", please give full details.

13 Is any surgery or further investigations contemplated for the future?

Yes No

If "Yes", please give full details.

14 Please list all medication/s, not previously mentioned in this questionnaire, that you are taking regularly or intermittently whether for this or any other condition or illness.

15 Have you undergone any special investigations (e.g. such as but not only: Coronary Angiogram, ECG, Stress ECG, Thallium Perfusion Scan, Sestamibi, Endoscopy or Echocardiogram)?

Yes No

If "Yes", provide full details.

16 If you have been symptom free for some time, for how long?

17 Have you ever had regular absences from work, or been absent from work or restricted in your lifestyle for more than one month at a time as a result of injury or illness?

Yes No

If "Yes", please provide details.

18 Please provide any additional information that may help assess 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:

 / /

Address:

State:

Postcode:

Signature:

Date:

 / /

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:

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