

Tele-interview preparation kit

Thank you for considering MetLife. You've chosen to have your application completed by tele-interview. This means we will ask you questions about your health, lifestyle and your family health history. The phone call will take around 20-40 minutes and is recorded for training and quality purposes. Please ensure you read the duty to take reasonable care and Policy Declaration before your tele-interview appointment.

Before you start...

It will speed up the application if you have the following information handy:

- Your height and weight
- Your GP's details and details of any other doctors or specialists you have seen
- Details of any past medical procedures or investigations
- Details of any medications you have been prescribed in the last 12 months
- Your income for the last 2 financial years

Important

Please take the time to read the duty to take reasonable care, Policy Declaration and electronic authority to lodge your insurance application, included in this tele-interview prep kit. On your call we will ask you to provide your acknowledgement and consent to these before we can proceed with your application.

Once your tele-interview has been completed, an e-mail will be sent to you with your application summary. This application summary will have your completed personal statement for review. This document will also be available for your financial adviser to see unless you choose to have your information private and confidential.



Due to safety and compliance reasons, we are **unable to complete the tele-interview whilst you are driving**, even with a hands-free device.

Good to know...



Even if your doctor is not concerned about a health issue (e.g. because it has been treated or it is being controlled with medication) it may still be relevant to your insurance application, so please include it.



Income cover: To assess your income and work history we will need to know your annual income before tax and including superannuation for the last two financial years.



The more information you can provide us at the time of the tele-interview, the easier it is for us to ensure we are providing you with the best possible outcome.

Duty to take reasonable care and Policy Declaration

The duty to take reasonable care not to make a misrepresentation

Your duty to take reasonable care not to make a misrepresentation

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.



Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

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.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being avoided	This means your cover will be treated as if it never existed.	Any claim that has been made will not be payable.
The amount of your cover being changed	Your cover level could be reduced.	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable.	If a claim has been made for an event that is now excluded, it will not be payable.

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, 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.

Other important information

If the application is accepted the policy will be a 'consumer insurance contract'.

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.

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

Declaration

- I have read and understand my duty to take reasonable care not to make a misrepresentation and understand that this duty applies until formal notification of acceptance.
- My answers to the questions are true, and I have not deliberately withheld any information or material to the proposed insurance.
- I agree to be bound by the terms and conditions set out in the MetLife Insurance Policy.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy - Use and Disclosure of personal information'. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of these documents.
- I understand that cover under a policy does not begin until acceptance by the insurer, of which I will be notified in writing.
- I have read the insurance section of the current Product Disclosure Statement.

MetLife Protect is issued by MetLife Insurance Limited ABN 75 004 274 882, AFSL 238096. MetLife Protect Super is issued by Equity Trustees Superannuation Limited (ETSL) (ABN 50 055 641 757, AFSL 229757, RSE Licence L0001458) (the 'Trustee') as trustee for the MetLife Australia Superannuation Fund.



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