

# Application to Reinstate OneCare and World of Protection Policies

OneCare (including OneCare External Master Trust and OneCare SMSF)

World of Protection (Non-super and SMSF policies)

June 2023

**Zurich Australia Limited (Zurich, OnePath)**

ABN 92 000 010 195 AFSL 232510

**Customer Care**

**Phone** 133 667

**Email** [client.onepath@zurich.com.au](mailto:client.onepath@zurich.com.au)

**Website** [onepath.com.au](http://onepath.com.au)

## About this Application Form

### Reinstatement of cover under OneCare policies

You can apply to reinstate the cover under your policy by completing this Application Form where we have cancelled your cover because premiums have not been paid and the auto-reinstatement period has passed. You have 12 months from the date your cover was cancelled to apply for reinstatement using this Application Form.

### Reinstatement of OneCare cover that commenced before 27 September 2021

Please be aware that cover will be based on the current OneCare Product Disclosure Statement and may have different terms, conditions and pricing to the cover that was held before 27 September 2021. Whilst some of the terms and conditions of OneCare Income Secure Cover are similar to those issued before 27 September 2021, most terms and conditions are materially different and may be adverse. You should read the current OneCare Product Disclosure Statement (available at [onepath.com.au](http://onepath.com.au) or by calling us on 133 667) to understand the new terms and conditions and consider the appropriateness of OneCare, having regard to your objectives, financial situation and needs.

If we accept your application, you will receive a new OneCare policy.

### Reinstatement of World of Protection policies

If your World of Protection policy was cancelled because premiums have not been paid and the auto-reinstatement period has passed, we are unable to reinstate your insurance cover. However, you have 12 months from the date your policy was cancelled to apply for a new OneCare policy with reduced underwriting by completing this form.

Please be aware that whilst some of the terms and conditions of OneCare are similar to those of World of Protection, some terms and conditions are materially different and may be adverse.

You should read the current OneCare Product Disclosure Statement (also available at [onepath.com.au](http://onepath.com.au) or by calling us on 133 667) and consider the appropriateness of OneCare, having regard to your objectives, financial situation and needs.

## All Applicants

We will advise you in writing of our decision to accept or decline your application and where relevant, the terms and premium to apply. If acceptance of your application is subject to underwriting terms that differ from the original terms of your policy, we will advise you of this and any additional requirements. Please be aware you have no cover under the policy in question until OnePath:

- receives all outstanding requirements
- confirms acceptance of your application in writing.

While we are processing your application, any premiums we receive will be held in a trust account. This is generally for a short time only. If any interest is payable by our bank on this account, we will retain this to meet the administrative costs associated with operating this account.

Before your policy can be reinstated, please complete the Direct Debit authority in section F or the Credit Card authority in section G.

## Duty to take reasonable care not to make a misrepresentation

**When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into. To meet this duty, each person whose life is to be insured must also take reasonable care not to make such a misrepresentation.**

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

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

### If you do not meet your duty

Not meeting your legal duty 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.

## About this application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can provide cover, 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 personal circumstances, such as health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance of each life to be insured. The information given to us in response to our questions is vital to our decision.

When you apply for insurance benefits through a superannuation fund or ask to extend or make changes to existing insurance benefits, the fund trustee passes on your personal information to us. You also therefore need to take reasonable care not to make a misrepresentation when providing this information to the fund trustee.

## Guidance for answering our questions

You are responsible for the information provided to us. Each person answering our questions should:

- think carefully about each question before answering. If you are unsure of the meaning of any question, please ask us before you respond
- answer every question
- answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it
- review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections).

## Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you and each person who answered our questions would now answer differently. It could save time if you let us know about any changes as and when they happen. This is because any changes might require further assessment or investigation.

## Notifying the insurer

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.

## Telephone contact

After you submit your application, we may contact you by phone to collect any information missing from your application. The information you provide will be recorded and used in the assessment of your application for insurance cover. The need for you to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into also applies during any phone contact with us.

## If you need help

It's important that you and every person answering our questions understands this information and the questions we ask. Ask us or your adviser for help if you have difficulty answering our questions or understanding the application process.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help and can provide additional support for anyone who might need it. You can have a support person you trust with you.

## What can we do if the duty is not met?

If a person who answers our questions does not take reasonable care not to make a misrepresentation, there are different remedies that may be available to us. These are set out in the *Insurance Contracts Act 1984* (Cth). They are intended to put us in the position we would have been in if the duty had been met.

For example we may do one of the following:

- avoid the cover (treat it as if it never existed)
- vary the amount of the cover
- vary the terms of the cover.

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

- 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 we would have done if the duty had been met – for example, whether we would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent
- in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we will explain our reasons, how to respond and provide further information, and what you can do if you disagree.

Before proceeding, can you please tick the appropriate response:

I am in contact with my financial adviser  I am not in contact with my financial adviser

Cover details

Tick this box to confirm that a **signed copy** of the quote has been attached to this Application Form.

**A** Policy details

(If this policy forms part of a TPD or Trauma SuperLink arrangement, please complete a separate reinstatement form for each policy, and return them to us together.)

Policy number

Title  Mr  Mrs  Ms  Miss  Dr Other

Surname

First name  Date of birth (dd/mm/yyyy)  /  /

No. and street (home)

Suburb/Town  State  Postcode

Phone Home  Business  Mobile

Email

May one of our underwriting staff or OnePath authorised service providers contact you by phone if we require more information?  Yes  No

If **yes**, when is the most convenient time and on which phone number? (Monday to Friday between 8am to 6pm)

Days  Time From  :  to  :  Phone (h)  (w)  (m)

**Contact details for correspondence**

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue  Yes  No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town  State  Postcode

Email  Mobile

**B** General Underwriting Questions

1. What is your current height and weight? Height (cm)  Weight (kg)

2. Have you smoked tobacco or any other substance or used a nicotine-containing product in the last 12 months?  Yes  No

If **yes**, please state what type? (e.g. cigarettes, gum, patch)  Daily quantity

3. Have you had or are you awaiting a test for coronavirus (COVID-19)?  Yes  No

If **yes**, what was the result?

4. Are you currently in quarantine or enforced self-isolation for coronavirus (COVID-19) due to possible infection?  Yes  No

If **yes**, please provide full details.

5. If you are an employee: Have you ever completed a nomination notice so your current or former employers could claim JobKeeper payments (or other similar COVID-related government employment support benefit)?  Yes  No

If **yes**, are you still working in the same industry as when the nomination notice was completed?  Yes  No

6. If you are self-employed: Have you ever made an application to receive JobKeeper payments (or other similar COVID-related government employment support benefit)?  Yes  No

7. Have your average working hours per week reduced as a result of the effects of COVID-19?  Yes  No

If **yes**, on average how many hours per week were you working previously (before COVID)?

8. Since the policy start date have you:

- a. consulted any medical practitioner or had any medical treatment or advice or been hospitalised?  Yes  No
- b. taken or been prescribed drugs, stimulants, sedatives or medication?  Yes  No
- c. undergone, or been advised to undergo surgery, X-ray or scan, ECG, genetic test or special investigation?  Yes  No
- d. suffered any illness, disease, accident or injury or any adverse change in your health?  Yes  No
- e. do you intend to seek any medical advice, treatment, test or surgery in the future?  Yes  No
- f. had any consultation with any doctor for a condition you have not already answered (other than for colds or the flu)?  Yes  No

If you have answered **yes** to any item in Question 8, please provide details in the following table. If there is not enough space here, please list on a separate sheet and attach to this form.

	Question	Question	Question	Question
Condition or symptoms, severity of symptoms				
Tests performed and results				
Date of first symptoms				
Date of last symptoms				
Type of treatment, date provided and date ceased				
Time off work (number of days)				
Have you fully recovered? Yes/No				
Name and address of applicable institution or health professional				

9. Do you have any intention of travelling outside Australia within the next two years? .....  Yes  No

If **yes**, please complete the following:

Date of departure (dd/mm/yyyy)  /  /  Duration of stay  Destination(s)

Purpose of stay:  holiday  business  residing  other

Please specify if other

10. Are any of your occupational duties hazardous (e.g. working from heights, working underground or off shore, handling dangerous substances/explosives/chemicals, handling needles, sharps or bio-hazardous materials)? .....  Yes  No

If **yes**, please provide details.


11. Do you now or do you intend to engage in any hazardous or heavy contact activity or sports (e.g. motor racing, underwater diving, football, aviation)? .....  Yes  No  
 If **yes**, please provide details.


**C Family history**

**To be completed in relation to your blood relatives only (if adopted and family history unknown, please state so).**

1. Have any of your parents, brothers or sisters (alive or deceased) suffered from Huntington’s disease, muscular dystrophy, diabetes mellitus, breast cancer, bowel cancer, multiple sclerosis, cystic fibrosis, familial adenomatous polyposis of the bowel, polycystic kidney disease, Alzheimer’s disease, dementia or any other hereditary or familial disorder? .....  Yes  No
2. Have any of your parents, brothers or sisters (alive or deceased) been diagnosed before the age of 60 with any of the following conditions: heart disease, stroke, mental illness, haemochromatosis, ovarian cancer, cervical cancer, prostate cancer, melanoma or any other cancer (please specify type)? .....  Yes  No

If you answered **yes** to either question 1 or 2, please complete the following table:

Relation	Condition/Disorder	Age diagnosed

**Note:** You are only required to disclose family history information pertaining to first degree blood related family members – living or deceased (mother, father, brothers, sisters).

**D Occupation details**

1. Are you applying to reinstate total and permanent disability, income protection, business expenses and/or living expense cover?  Yes  No  
 If **yes**, continue with this section  
 If **no**, go to section E

a. What is your principal occupation?

b. In which industry do you work?

c. Years in industry?

2. How many hours per week do you work in your principal occupation (include any hours worked from home)?

3. Which of the following best describes your employment situation?
 

<input type="checkbox"/> Employed by an independent employer	<input type="checkbox"/> Retired	<input type="checkbox"/> Partnership
<input type="checkbox"/> Employed by own company	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Working director
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Home duties	
<input type="checkbox"/> Employed by family company/trust	<input type="checkbox"/> Employed under terms of a contract	

4. When did your present job/employment situation start?

5. In the prior 12 months, what was your annual income earned through personal exertion from your principal occupation, before tax, but after deduction of business expenses?
 

Annual income (excluding superannuation guarantee (SG) contributions).....\$	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>	
Superannuation guarantee (SG) contributions.....\$	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>	

6. Please provide your employers name or name of business/practice and address
 


7. Describe all present duties in the table below (please complete both percentage of time and specific duties in all cases).

Type of work	% of time	Please describe your specific duties and where they are performed. Please note, the examples provided are to be used as a guide only.
Sedentary/Administration (e.g. filing, computer work, answering telephone, reception duties)		
Manual work – supervising (specify where e.g. factory, building/ construction site)		
Manual work – light (e.g. driving, warehousing, surveying, lifting under 5 kgs)		
Manual work – heavy (e.g. bricklaying, lifting, painting, carpentry, mechanic)		
Manual work – heavy (e.g. bricklaying, lifting, painting, carpentry, mechanic)		
Other hazardous duties (please specify) (e.g. working from heights, underground, dangerous chemicals, explosives)		
Total	100%	

8. Are you considering a change in your current occupation, duties, working hours, employment situation or financial situation (including income)? .....  Yes  No

If **yes**, please provide details (e.g. 'concluding contract in three weeks', 'moving to new permanent job in 25 days', 'retiring permanently from the workforce in 12 months').

9. Is any of your income likely to continue if you become disabled (e.g. sick pay, investment income, company profit share, income generated by your business while you are unable to work)? .....  Yes  No

a. If **yes**, what is the source of this income?

b. How long will the income continue if you become totally disabled?

c. How much income will be received?

10. Have you or any entities owned or controlled by you ever been declared bankrupt or insolvent, or are you or any entities owned or controlled by you currently being declared bankrupt or insolvent? .....  Yes  No

If **yes**, please provide date, circumstances and date of discharge (if applicable).

Circumstances of bankruptcy

Date declared bankrupt (dd/mm/yyyy)  / / Date discharged (dd/mm/yyyy)  / /

**E** Details for Child Cover

Are you applying to reinstate OneCare's Child Cover? .....  Yes  No

If **yes**, continue with this section. If **no**, go to section F

1. Since the policy start date has any child insured under the Child Cover Benefit attached to this policy ever consulted or received any medical advice, undergone any medical examinations, tests or treatments, been in hospital or suffered any physical disability? .....  Yes  No

2. Has the child's mother, father, brother or sister suffered from diabetes, heart disease, cancer, stroke, mental disorder or breakdown, kidney disorder, Huntington's disease or any hereditary disease? .....  Yes  No

If **yes**, please provide full details for each child. If there is insufficient space please complete additional children's details on a separate sheet and attach to this form.

Child 1	
Child 2	
Child 3	

More information can be found in our Privacy Policy at [onepath.com.au/about-us/privacy-policy](http://onepath.com.au/about-us/privacy-policy)

**Overseas recipients**

We may disclose your personal information(including health and other sensitive information) to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in our Privacy Policy at [onepath.com.au/about-us/privacy-policy](http://onepath.com.au/about-us/privacy-policy)

**F** Direct Debit Authority

Direct debit is not available from all account types. If in doubt, please check with your financial institution.

**Note:** there may be tax implications due to the premiums being paid from a personal account. Speak to your financial or tax adviser on how this may affect you.

By signing this Direct Debit Authority I/we acknowledge having read and understood the Direct Debit Request Service Agreement on page 8 of this form, and are bound by the terms and conditions contained in this authorisation.

I/We request and authorise Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195 (user number 219313) to arrange for any amount OnePath may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

**Name and address of financial institution where account is held**

Name of financial institution

Address

Suburb/Town  State  Postcode

**Details of account to be debited**

Name of account

BSB number  Account number

**Signature** (all signatures if joint account)

Signature (sign clearly within the box)  Date (dd/mm/yyyy)  /  /

Signature (sign clearly within the box)  Date (dd/mm/yyyy)  /  /

## Section 2: Credit Card

To comply with Payment Card Industry Data Security you can pay by credit card by registering or logging on to My OnePath Life, our online customer portal. Simply go to [onepath.com.au/myonepathlife](http://onepath.com.au/myonepathlife).

## Section 3 (Optional): Change of Payment Frequency

**Note:** This Section is optional and will need to be completed only if Payment Frequency change is required.

monthly     half yearly     yearly

**Please note:** Paying monthly or half-yearly will incur a payment frequency loading to your premium. If selected, the following payment frequency loading will apply to your **OneCare** policy:

- monthly 6% loading (**5% for OnePath, life risk advised policies excluding OneCare**)
- half-yearly 3% loading
- yearly 0% loading

Signature(s) of policy owner(s)

Date (dd/mm/yyyy)

Signature(s) of policy owner(s)

Date (dd/mm/yyyy)

## Direct Debit Request Service Agreement

### Our commitment to you

We will:

- arrange for funds to be debited from your account as authorised in the Direct Debit Request
- give you at least 14 days' notice in writing before changing the terms of the debiting arrangements, unless you request the change
- keep information about your Direct Debit Request private and confidential unless otherwise required by the Bulk Electronic Clearing System (BECS) rules. You acknowledge that we may be required to disclose details of your direct debit request to our sponsor bank to assist with the checking of any incorrect or wrongful debits to your nominated accounts.

If the date on which we usually debit your account falls on a weekend or public holiday, your account will be debited on the next working day.

### Your commitment to us

It is your responsibility to:

- ensure your nominated account can accept direct debits and that all account holders on the nominated account agree to the debiting arrangements
- ensure that the account details that you have provided are correct by checking them against a recent account statement
- advise us if the nominated account is transferred or closed, or the account details have changed
- ensure there are sufficient funds available in the nominated account to meet each direct debit
- check with the financial institution if you have any queries about how to complete the direct debit request.

If there are insufficient funds in your account, the financial institution may charge a fee. We will not charge a fee.

### Your rights

You may defer, alter or cancel the debiting arrangements you hold with us at any time by providing notice to us or through your nominated financial institution. We must receive notice at least 14 days before the next debit is due.

If you consider that a debit has been initiated incorrectly, you should contact us directly. We will then investigate your query.

If we find that your account has been incorrectly debited we will arrange for the financial institution to adjust your account, including interest and charges, accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we find that your account has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

If we cannot resolve the matter, you can refer it to the financial institution, which may lodge a claim on your behalf.

## **G** Declarations

- I/We acknowledge that I/we have received the current OneCare Product Disclosure Statement (PDS) (available at [onepath.com.au](http://onepath.com.au) or by calling us on 133 667) and agree that, if my/our application is accepted, cover will be under the terms set out in the PDS.
- I have read and understood my duty to take reasonable care not to make a misrepresentation and the consequences of not meeting the legal duty and answering all questions truthfully and completely.
- I declare that the statements and answers provided in this application are true, accurate and complete. I/We understand that the information provided on this form will be used by OnePath to decide whether to reinstate the policy and, if so, the terms on which the policy is to be reinstated.

## G Declarations – continued

- I/We represent that the policy owner/s and life insured disclosed all relevant information that was required to be disclosed, and answered all questions accurately, at the time of applying for cover provided by the original policy. Where I/we am/are unsure, I/we have obtained a copy of the original application from OnePath to verify, I/we understand that OnePath may be able to void or vary the new policy where making this representation is in breach of my/our duty to take reasonable care not to make a misrepresentation.
- I/We acknowledge any exclusion periods\*/waiting periods# will apply from the date the policy is reinstated.
- I/We understand that OnePath's liability in respect of this application will be subject to OnePath accepting the information contained on this form and providing written acceptance of the application to the policy owner.
- I/We consent to the collection, use, storage and disclosure of my/our personal information as described in the Privacy Policy and the Privacy Statement contained in the PDS (including discussing any information obtained from me/us and any doctors or accountants with the financial adviser associated with this application). OnePath's Privacy Policy is available at [onepath.com.au/about-us/privacy-policy](http://onepath.com.au/about-us/privacy-policy)
- If I/we have provided personal information about any identified person, I/we declare that I/we have their permission to do so and I/we have informed them of the Privacy Policy and the Privacy Statement.
- I/We consent to (and request where required) OnePath contacting me/us in relation to this application, to administer any policy that is issued, and for any other purpose consistent with the Privacy Policy and Privacy Statement.
- I/We authorise OnePath to use my/our personal information to send me/us information about other products and services that may be of interest to me/us. I/We understand that I/we may phone Customer Care on 133 667 to advise that I/we do not want OnePath to use my/our information for marketing purposes.
- I/We authorise my/our medical practitioner, or other medical professional, to release details of my personal medical history to OnePath, or any other organisation duly appointed, where such information may be required for the purpose of further assessing this application.
- I/We understand that the insurance I/we have applied to reinstate will not become effective until my/our application is accepted by the insurer in writing.
- Where the proposed owner of this policy is a trust/company, I/we confirm that I/we have the capacity and authority to sign this application as authorised by the governing rules of the trust/company.
- Where I/we have nominated to receive information from OnePath by email or SMS, I/we consent to the sending of policy information to my/our nominated email address and mobile number. I/We understand that any legal requirement for OnePath to provide written notice of certain information is satisfied by the sending of the information to either the nominated mailing address or email address.
- I/We understand that it is my/our responsibility to maintain ongoing access to both the email address and the mobile number, or to advise OnePath of new contact details when necessary, or OnePath will revert the correspondence preference to mail.
- If this application relates to an existing or new OneCare External Master Trust policy, and subject to meeting the policy terms including premium requirements, I/we continuously elect for the trustee of the external master trust or any successor holding this policy insuring me/us to take out and maintain insurance under the policy even if:
  - the balance of my external master trust account is less than \$6,000; or
  - I am/we are under the age of 25 years.

I/We acknowledge that by making this declaration, under superannuation law I/we have elected for the benefits to continue regardless of the factors above and that I/we can cease the policy on request.

\* For life cover policies, the 13 month suicide exclusion will recommence from the date of reinstatement.

For trauma cover the qualifying period for certain conditions noted in the policy will recommence from the date the reinstatement application is received. This includes the Child Cover.

# For income protection, business expense and living expense policies, any waiting period for benefits can only commence after the policy has been reinstated.

Signature of life insured	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>
Signature of policy owner(s) if different to life insured	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>
Signature of policy owner(s) if different to life insured	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>

### Postal address

OnePath  
Locked Bag 994  
North Sydney NSW 2059