

YOUR TELE-INTERVIEW WITH ONEPATH LIFE

WHAT IS TELE-INTERVIEWING?





Tele-interviewing is the process whereby you complete the medical and financial questions required for your life insurance application over the phone with a specially trained Tele-interview Consultant.

Tele-interviewing allows you to choose the time and place most convenient for you – in the comfort of your own home, at your workplace or wherever you have your phone.

It is best to be somewhere private for the phone interview to enable you to speak freely and avoid distractions.



THE PROCESS

<p>1. </p>	<p>Arranging the interview</p> <p>Once your adviser has submitted your application to OnePath Life, a Tele-interview Consultant will contact you by phone to arrange an appointment time.</p> <p>Interview appointments are available from 8am to 7pm AEST Monday to Friday.</p>	<p>2. </p>	<p>The checklist</p> <p>Included in this document is a checklist to help you prepare for your Tele-interview. Having this information ready will assist in completing the process efficiently.</p>
<p>3. </p>	<p>Tele-interview</p> <p>At the agreed time the Tele-interviewer will call you to conduct the Tele-interview.</p> <p>Interviews take on average 30 minutes, the duration will depend on individual circumstances and in some cases may take longer.</p>	<p>4. </p>	<p>Post interview</p> <p>All of the information collected during the interview is sent back to you as a completed 'Personal Statement' for you to check and confirm. If any details are incorrect, incomplete, or omitted, please make the relevant changes or additions, sign the Personal Statement Adjustment Form and return it to OnePath Life within 5 business days.</p> <p>If further information is required following your interview you will be contacted about the outstanding requirements and next steps.</p>

Here's what you'll need for the interview:

Personal Medical Information

- Average alcohol consumption, tobacco consumption (if applicable) and details of any past or present recreational drug use
- Height and weight details
- Name and dosage of any current medications and details of any medications taken in the past 5 years
- Details of any medical conditions you have or have had in the past, including tests/investigations, your symptoms, diagnosis and any treatment received or planned
- GP or Medical Centre details

Family Medical History

- Details of the medical history of your immediate family (mother, father, siblings) such as heart disease, cancer, diabetes or any hereditary conditions

History

- Details of existing insurance cover; including name of insurance provider, type of cover, cover amount and whether the cover will be retained or cancelled*

* These details may already have been provided by your adviser prior to the Tele-interview.

Activities & Pastimes

- Overseas travel plans; including destination, date and duration of travel
- Current or planned pastimes/sports/activities

Read before proceeding with your application

The 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.

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. Please don't assume we will ask others such your doctor 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 tell us immediately.

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.

Your privacy

OnePath Life is bound by the *Privacy Act 1988* (Cth). In completing the forms or questions herein you will be providing us with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the *Privacy Act 1988*. For a more detailed explanation of OnePath Life's Privacy Policy please visit our website at onepath.com.au/about-us/privacy-policy

For more information

If you have any questions please contact our Tele-interview team.

 1800 751 983

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