

Your Tele-interview with Zurich Health Connect

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 Health Connect 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



Arranging the interview

Once your adviser has submitted your application to Zurich, a Health Connect Consultant will contact you by phone to arrange an appointment time.

Interview appointments are available from 8am to 7pm Monday to Thursday and 8am to 4pm AEST on Friday.



The checklist

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.



Tele-interview

At the agreed time the Health Connect Consultant will call you to conduct the Tele-interview.

Interviews take on average 30 minutes, the duration will depend on individual circumstances and in some cases may take longer.



Post interview

All of the information collected during the interview is sent back to you as a completed 'Life Insured's Statement' for you to check and confirm. If any details are incorrect, incomplete, or omitted, please make the relevant changes or additions, sign the document and return it to Zurich within 5 business days.

If further information is required following your interview you will be contacted about the outstanding requirements and next steps.

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 canceled*

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

Activities & Pastimes

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

Occupation:

- Work history, including duties and average hours worked per week.

Please Note: Your adviser may provide the income information on your behalf prior to Tele-interview.

If you are an Employee:

- Income for current year and last 2 financial years
- Number of sick leave days entitled to per year
- Number of accrued sick leave days

If you are Self Employed:

- Breakdown of income for the current year and the last 2 financial years, including gross business income
- Ownership details

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

Zurich 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 Zurich's Privacy Policy please visit our website at www.zurich.com.au or contact the Zurich Privacy Officer on 132 687 or email us at privacy.officer@zurich.com.au.

For more information

If you have any questions please contact our Health Connect team

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