



Fast-Check Report

Please take the enclosed form to your nearest pathology centre or your usual Doctor/Medical provider.

Reference Number

Name of life to be insured

Date of birth / /

1. POLICY DETAILS

Address

Occupation

Adviser name and number

2. IDENTIFICATION (IF APPLICABLE)

If person is unknown to Examiner, please obtain photo identification and indicate method used:

License No. Passport No.

Other (please state)

3. INFORMATION TO BE OBTAINED FROM APPLICANT

Name of usual Doctor

How long have you been a patient of this Doctor?

Address

Phone Date last seen (excluding this report) / /

Reason

Outcome

3. INFORMATION TO BE OBTAINED FROM APPLICANT (CONTINUED)

Do you plan to seek medical advice, investigation or treatment for any current health condition?

If yes, please provide details.

Yes No

Do you take any prescribed medication?

If yes, please provide details including the name and dosage and when you started taking this.

Yes No

YOUR DUTY OF DISCLOSURE

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, they may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and they would not have insured you if you had told them, they may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you should have. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount you have been insured for, they may, at any time vary the contract in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

PRIVACY

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at <http://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL by telephoning 1800 666 136.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

DECLARATION

I understand and acknowledge that I am bound by the Duty of Disclosure. I declare that the foregoing answers are true and complete and I agree that this Declaration shall be held to form part of the application for insurance on my life now made to the Company.

Signature of life to be insured

Date

Signature of Witness

Date

4. INFORMATION TO BE COMPLETED BY EXAMINER

a) What is the client's height (without shoes)? cm

b) What is the client's weight? kg

c) What is the client's waist circumference? cm

d) What is the client's hip circumference? cm

e) What is the rate and character of the pulse? Pulse rate per minute
 Character

f) What is the blood pressure (auscultatory method)?
 The diastolic level is to be taken at the cessation of all sound. If the first systolic reading is above 135 or below 100, or the diastolic above 85 or below 60, two further readings at 5-10 minute intervals are required. The recumbent position should be used where possible.

Systolic	Diastolic
<input type="text"/> mmHg	<input type="text"/> mmHg
<input type="text"/> mmHg	<input type="text"/> mmHg
<input type="text"/> mmHg	<input type="text"/> mmHg

g) Examination of urine
 Urine should be passed at the time of the examination. If not, please state the circumstances.
 Please note the reflex testing that may be required.

	Result	Reflex testing required
Albumin		Positive specimen - Albumin and Creatinine ratio
Blood		Positive specimen must be sent for MSU
Glucose		

Name (in block letters please)

Address

Suburb State Postcode

Phone number ()

Personal qualifications

TAL is bound by obligations imposed on current privacy legislation. Information received or requested from you is handled in accordance with these obligations. TAL requires that all entities adhere to relevant privacy obligations when dealing with personal and sensitive information about our customers.

Signature of Examiner X

Date DD / MM / YYYY

Please attach your invoice including your ABN to the forms you send to TAL.