



COVID-19 questionnaire

SUPPLEMENTARY PERSONAL STATEMENT

Section A – Life Insured details

Full name of life to be insured

Date of birth of life to be insured

 / /

Proposal/Application number

For Transfer Applications, please complete sections A, D and E only.

Section B – Medical questions

Questions should be completed in respect of the life to be insured.

1 In the last 21 days have you experienced any of the following symptoms:

Fever, flu-like symptoms, fatigue, cough, sore throat, loss of smell or taste or shortness of breath?

Yes No

If 'Yes', have you seen a doctor?

Yes No

If 'Yes', please provide details of the consultation (i.e. date of consultation, any diagnosis, outcome of consultation, any tests done, degree of recovery etc.)

| |
|--|
| |
| |
| |
| |

2 In the last 21 days, have you self-isolated or were you required by government guidelines to self-isolate due to: (tick the appropriate box):

- contact with someone who is suspected or diagnosed with COVID-19 Yes No
- recent travels Yes No
- other reasons (to specify) Yes No

If 'Yes', please provide details below:

| |
|--|
| |
| |
| |
| |

3 Have you had, been advised to have, or do you intend to have a COVID-19 test?

Yes No

If 'Yes', please answer the following:

a) What is/was the reason for your COVID-19 test?

| |
|--|
| |
| |
| |
| |

b) What was the result of your test?

Negative Positive Awaiting test result Test has not been done yet

Section B – Medical questions (continued)

If the test was positive, have you recovered from COVID-19?

Yes No

If 'Yes', how many days have you been medically cleared (recovered with subsequent test/s being negative, with no complications and no further follow up required)?

days

Section C – Travel questions

1 In view of the current government imposed travel restrictions, do you have any definite plans to travel, live, or work outside of Australia in the next 12 months - such as an airline ticket, hotel accommodation being booked etc?

Yes Please provide details below No

| |
|--|
| |
| |
| |
| |

2 Have you travelled outside of Australia in the last 21 days? If 'Yes', provide further details i.e. when, reason for travelling, destination, duration.

Yes Please provide details below No

| |
|--|
| |
| |
| |
| |

Section D – Occupational questions

If you are an **Employee**:

Helpful Tips: When referring to "changes" in the next three questions, examples would include being stood down, long service leave, forced leave, extended paid leave, extended unpaid leave, loss of job, redundancy, cessation of work contract, change of occupational duties, change in the hours of work in an average week [i.e. reduced hours of work], change of employer, becoming self-employed.

1 Have there been any changes in your work or occupation since 11 March 2020?

Yes Please provide details below No

| |
|--|
| |
| |
| |
| |

2 Have you been told of or expect any changes in your work or occupation (notified directly or indirectly) in the next 12 months?

Yes Please provide details below No

| |
|--|
| |
| |
| |
| |

If you answered 'Yes' to **either** of the above questions, please answer Question 3 and 4 below.

If you answered 'No' to **both** of the above questions, please complete Section E - Declaration

Section D – Occupational questions (continued)

3 Has your income reduced as a result of these changes?

Yes **Please provide details below** No

If 'Yes', what is the percentage decrease in personal exertion income?

| |
|--|
| |
|--|

Helpful Tips: As a percentage, calculate the difference of your personal exertion income between the 2 periods (the current period from 11 March 2020 to today's date) and (the same period a year ago) with a minimum of 3 months duration.

4 Are you applying for/awaiting/receiving any government subsidy/stimulus/relief packages or payment?

Yes **Please provide details below** No

| |
|--|
| |
| |
| |
| |

If you are **Self-Employed:**

Helpful Tips: When referring to "changes" in the next two questions, examples would include stand down, extended paid leave, extended unpaid leave, loss of job, cessation of work contract(s), change of occupational duties, change in the hours of work in an average week [i.e. reduced hours of work]

1 Have there been any changes in your work or occupation since 11 March 2020?

Yes **Please provide details below** No

| |
|--|
| |
| |
| |
| |

2 Have you been told of or expect any changes in your work or occupation in the next 12 months?

Yes **Please provide details below** No

| |
|--|
| |
| |
| |
| |

3 Has your business been impacted by current economic or regulatory conditions (i.e. reduced business turnover)?

Yes **Please provide details below** No

If 'Yes', what is the percentage decrease in personal exertion income?

| |
|--|
| |
|--|

Helpful Tips: As a percentage, calculate the difference of your personal exertion income between the 2 periods (the current period from 11 March 2020 to today's date) and (the same period a year ago) with a minimum of 3 months duration.

4 Are you applying for/awaiting/receiving any government subsidy/stimulus/relief packages or payment?

Yes **Please provide details below** No

| |
|--|
| |
| |
| |
| |

Section D – Occupational questions (continued)

5. Have there been any changes to the business structure? (e.g. staff changes, retrenchments etc.)

Yes Please provide details below No

| |
|--|
| |
| |
| |
| |

6. Have there been any changes to the primary business activities?

Yes Please provide details below No

| |
|--|
| |
| |
| |
| |

Section E – Declaration

I declare that the answers I have provided to the questions in this form are honest, true and correct to the best of my knowledge. I understand that this document will form part of my application for Insurance and the answers provided will be used by AIA Australia to determine whether to offer insurance and if so on what terms.

Duty of disclosure

Before a person enters into a life insurance contract in respect of their life or the life of another person, they have a duty to tell the insurer anything that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty of disclosure until the insurance is provided.

The person who has entered into the contract has the same duty before they extend, vary or reinstate the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk of the insurance; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives the duty to tell the insurer about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to comply with their duty of disclosure.

If the person entering into the contract does not tell us something

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

If the person entering into the contract does not tell the insurer anything they are required to, and the insurer would not have provided the insurance if they had been told, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person entering the contract had told the insurer everything they 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 of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the person entering the contract had told the insurer everything they should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Section E – Declaration (continued)

Signature of life to be insured

Date

X

/ /

You must inform us of any changes to your circumstances including but not limited to occupation, pastimes, travel, income or health (even if not investigated, diagnosed or you have yet to see a doctor) since the date you signed your application.

| |
|--|
| |
| |
| |

Please send completed form to: AIA Australia Group Risk, PO Box 321, Silverwater NSW 2128.