

High blood pressure questionnaire

We respect your privacy and handle your information in accordance with our Privacy Policy, please refer to the Privacy link on our homepage acenda.com.au

Name of Life to be Insured/Life Insured

Date of birth (DD/MM/YYYY)

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Policy Number

Your duty to take reasonable care not to make a misrepresentation

About this application and your duty

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

The duty to take reasonable care

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.

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

If you do not meet your legal duty, this 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.

Guidance for answering our questions

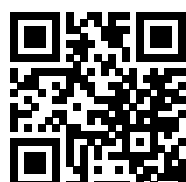
You are responsible for the information provided to us. When answering our questions, please:

- Think carefully about each question before you answer. 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 before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.
- You must not assume that we will contact your doctor for any medical information. If you are unsure about whether you should include information or not, please include it.

Changes before your cover starts

Your duty to take reasonable care not to make a misrepresentation continues until the time your insurance cover starts.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.



If the policy owner and life insured under the policy are different persons, a misrepresentation by the life insured has the effect as though it is a misrepresentation by the policy owner.

If you request life insurance inside super, the Trustee obtains this insurance from us in relation to you. In this circumstance, we rely on the representations made to us by you or the Trustee.

It's important that you understand this information and the questions we ask. Ask us or your adviser for help if you have difficulty understanding the process of buying insurance or answering our questions.

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. If you want, you can have a support person you trust with you.

If the 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). These are intended to put us in the position we would have been in if the duty had been met.

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

- whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances
- 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; and
- 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, including what you can do if you disagree.

1. When was your blood pressure first noticed to be raised?

[illegible]

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87	0	0	0	0
88	0	0	0	0
89	0	0	0	0
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92	0	0	0	0
93	0	0	0	0
94	0	0	0	0
95				

Yes ☐ Please confirm last reading

No ☐ Which of the following statements best describes your last blood pressure reading?

- ☐ Normal

☐ Low

☐ High

☐ Dont know

Yes ☐No ☐

5. Have you undergone or been referred for any other investigations, eg ECG (resting or exercise), echocardiogram, 24-hour Holter monitoring, urinalysis?

Yes ☐ Please provide dates, tests done and results

Date (DD/MM/YYYY)

Test

Results

No ☐

6. Are you awaiting any further tests or investigations for high blood pressure?

Yes ☐ Please provide which test and date of tests or investigations

Date (DD/MM/YYYY)

Test/Investigation undertaken

No ☐

7. Are you currently on prescribed medication or any treatment to control your blood pressure?

Yes ☐ Please provide medication or treatment and dosage

No ☐ Please go to question 9

8. Has your medication or treatment (type or dosage) changed within the last 12 months?

Yes ☐ Please provide details and then go to question 10

When was it changed? (DD/MM/YYYY)

What was changed?

Why was it changed?

No ☐ Please go to question 10

9. Have you ever been advised to take medication or treatment for your blood pressure?

Yes ☐ When and why did you stop taking it?

No ☐ How has the condition been managed?

10. Have you ever not taken, or stopped medication or treatment without your doctor's approval?

Yes ☐ Please provide full details

No ☐

11. In the last 5 years have you been hospitalised due to your blood pressure?

Yes ☐ Please provide dates (DD/MM/YYYY)

Date (DD/MM/YYYY)

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Date (DD/MM/YYYY)

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No ☐

12. Have you had any of the following conditions in association to your blood pressure?

Please select all that apply.

- ☐ Heart Disease
- ☐ Stroke or mini-stroke (TIA)
- ☐ Diabetes
- ☐ Kidney problems
- ☐ Eye problems

13. Please provide the name and address of any doctors, hospital or other health professionals consulted for your blood pressure and date last consulted.

Name	Address of hospital/doctor's surgery	Date (DD/MM/YYYY)						

Declaration and Authority

I understand and agree that:

- I have read and understand the duty to take reasonable care not to make a misrepresentation
- the answers to the questions above are true and complete
- if any answers to the questions are not in my own handwriting, I certify that I have checked them and they are correct
- I consent to notices relating to my application to be sent to the email address or the mobile number provided by me and I acknowledge that my personal and sensitive information may be sent to that email address, and
- I acknowledge and agree that the Insurer will inform the policy owner (trustee or employer) of its decision in relation to this application including providing information in relation to it.

Signature of the Life to be Insured/Life Insured

	Date (DD/MM/YY)			
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A notification about your privacy

The Insurer is bound by the Privacy Act 1988 (Cth). Before providing us with any personal information, you should read the below information about your privacy.

We collect, use, store and disclose personal information, including sensitive information (such as health information) when required, about you in order to comply with our legal obligations and in order to provide you with insurance (eg changing your insurance cover or paying a claim).

For the purpose of providing you with insurance, we will disclose this information to your adviser if you have one (and the licensed dealer or broker he or she represents), affiliates of the Insurer, to other insurers and reinsurers, to our agents, contractors, service providers and administrators, medical service partners (eg medical practitioners and health practitioners), legal representatives and other consultants, and where we are required or permitted to by law. By signing this form, you will be consenting to us, and those other organisations and professionals acting on our behalf, to collecting, and disclosing as required, the sensitive information for this purpose.

The Insurer may obtain information from government offices and third parties for the purposes of providing you with insurance.

For further information about the Insurer's Privacy Policy, which includes more details about how we collect, use, store and disclose your personal information, a list of countries in which recipients of your information are likely to be located, details of how you can access or correct the information we hold about you or make a complaint, please refer to the Privacy link on our homepage – **acenda.com.au** contact us by telephone on **1800 652 447** or email us at **enquiries.group@acenda.com.au**

Send us your form

Please mail or email your completed, signed and dated form to:

Mail

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Phone

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Email

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