

Part A: Personal Details

Name

Address

STATE	POSTCODE

Date of birth

DAY			MONTH			YEAR		
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Part B: Occupation Details

1. Who is your current employer?

2. What is your current occupation?

3. Are your occupational duties of a clerical, administrative management nature and undertaken entirely within an office environment (excluding travel time between offices)?

Yes No

If no, please provide details

4. Have you worked in any occupation other than your current occupation in the last twelve months which was not clerical, administrative management nature and undertaken entirely within an office environment?

Yes No

If yes, please provide details

5. Do you perform any work duties of a manual nature or may be required to perform manual duties or do you work within a hazardous environment? (Examples of hazardous or manual environments include work in or with livestock, abattoir, machinery, workshop, work on a factory or warehouse floor, work on construction or mining sites or chemical work in a laboratory)

Yes No

If yes, please provide details

6. Do you hold a tertiary qualification relevant to your current occupation as a member of a professional institute or are you engaged as a senior member of your employer's senior management/executive team? Y/N

Yes No

If yes, please provide details

7. Are you earning in excess of \$100,000 per annum from your profession?

Yes No

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Declaration

- I have read and understand the Duty of Disclosure and understand that this duty applies until formal notification of acceptance.
- My answers to the questions are true, and I have not deliberately withheld any information material to the proposed insurance.
- I agree to be bound by the terms and conditions set out in the insurance policy document.
- I consent to the collection, use and disclosure of my personal information by MetLife and its service providers in order to assess my application and any claim under this policy.
- I have read and understood the Privacy Statement and agree to the collection, use and disclosure of personal information as described.
- I consent to MetLife seeking medical information from any doctor who I have consulted.
- I understand that cover under any policy does not begin until acceptance by MetLife of which I will be notified in writing.

Signature of the person whose life is to be insured:

Date

DAY		MONTH		YEAR	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Duty of Disclosure (Insurance Contracts Act 1984)

Your Duty of Disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you vary or reinstate a contract of life insurance.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of the insurer's business as an insurer, ought to know; OR
- where which compliance with your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your Duty of Disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Please note: Your Duty of Disclosure continues until a policy has been issued.

Privacy Statement

MetLife is subject to the National Privacy Principles under the Privacy Act 1988 and has a Privacy Statement that explains how we handle the information we collect about you. For a copy of the MetLife Privacy Statement please refer to the Product Disclosure Statement which was provided to you or contact MetLife Customer Service on **1300 555 625**.