



Millennium Underwriting Agencies Pty Ltd
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PERSONAL ACCIDENT & ILLNESS APPLICATION FORM

Client Details

Name of Insured: _____
Postal Address: _____
State: _____ Post Code: _____
Phone: _____ Mobile: _____
Email Address: _____
Period of Insurance: From _____ to _____

Risk Details

Date of Birth: ____/____/____ Occupation: _____

Please describe the duties undertaken in your occupation:

Sex: Male Female Height: _____ cms Weight: _____ kgs
Smoker: Yes No

Benefits \$ _____ Per Week (Illness)
\$ _____ Per Week (Accident & Illness)
\$ _____ Capital Benefits

Cover Selected: 24 hour cover Working hours only

Do you often work over a height of 20 feet/6 metres? Yes No

Do you undertake any hazardous duties as part of your occupation? Yes No

Do you engage in any hazardous pastimes or pursuits? Yes No

Will the total amount of your weekly compensation during disablement from this and all other sources exceed your weekly salary or income? Yes No

Name of Beneficiary: _____

Medical History

- Have you consulted any doctor, physiotherapist, chiropractor or any other medical practitioner or been confined to hospital? Yes No
- Have you ever been declined injury, sickness or life insurance, or been issued such insurance which has been postponed, modified, rated up, cancelled or renewal refused? Yes No
- Have you ever claimed for benefits under any injury or sickness insurance or workers compensation? Yes No
- Will the total amount of your weekly compensation during disablement from this and all other sources exceed your weekly salary or income? Yes No
- Have you ever had abnormal blood pressure, ulcers, diabetes, tuberculosis, cancer, paralysis, arthritis or rheumatism, any disorders of the mental, respiratory, genitor-urinary, digestive or circulatory systems, or of the back, spine, eyes or heart, or suffered anxiety state, nervous exhaustion or breakdown, psychosis or any form of mental disorder, or any physical impairment or deformity? Yes No
- Are there any reasons that would cause you to consider yourself not presently in good health? Yes No
- Are you currently planning or considering having treatment or advice from any doctor, health practitioner or hospital? Yes No
- Have you ever been admitted to hospital as an outpatient? Yes No

If you answered "Yes" to any questions above, please provide details (use a separate page if there is insufficient space)

Declaration

I/We declare and warrant that the answers given above are in every aspect true and correct and that I/we have not withheld any information within my/our knowledge likely to affect the decision of the Insurer to my/our eligibility for insurance. I/We have read and understood the IMPORTANT INFORMATION overleaf and the above application and declaration shall be the basis of the contract between the Insurer and me/us. This cover will not be effective until Millennium Underwriting Agencies Pty Ltd has accepted this application

Signature(s) of all Proposers:

Date: _____

*** Please find important statutory notices overleaf ***

Statutory Notices

The Insurance Contracts Act 1984

Assented to 1st January 1986

In accordance with the provisions of the Insurance Contracts Act, your attention is drawn to the under mentioned Sections of the Act.

Duty of Disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act of 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurers 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 renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of matter:

- that diminishes the risk to be undertaken by the Insurer
- that is common knowledge
- that your Insurer knows of, in the ordinary course of his business, ought to know
- as to which compliance with your duty is waived by the Insurer.

Non Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

The Duty of Utmost Good Faith

A contract of insurance is a contract based on utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party, in respect of any matter arising under or in relation to it, with the utmost good faith.

Our Privacy Policy

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information.

How and why we collect personal information

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001. It does not apply to our employee records.

We collect personal information either directly from the relevant individuals or indirectly from third parties.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insureds that they represent. We may also obtain personal information from past insurers, witnesses to claims, past Body Corporate Managers and publicly available sources etc.

We collect personal information to be able to provide our various services.

These include insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting and reinsurance), employee benefits, superannuation and investment advisory services.

We also use it to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. For more information on our services please contact us.

How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent).

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or compelled by law.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services.

For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjuster and lawyers, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it.

If the required personal information is not provided, any involved third parties or we may not be able to provide appropriate services.

What we expect of you and third parties we deal with

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. ***If you have not done either of these things, you must tell us before you provide the relevant information.***

If we give you personal information, you and your representatives must only use it for the purposes we agreed to.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

Security of your personal information

We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the Internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover. In most cases, we only do this with your consent.

Opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by calling our Privacy Officer on 8291 2300. Alternatively, you may advise in writing, addressed to the Privacy Officer C/- MGA Insurance Brokers Pty Ltd PO Box 309, Kent Town SA 5071

How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, contact our Privacy Officer during business hours on:

Privacy Officer

Telephone: 8291 2300

Mail: PO Box 309, Kent Town SA 5071

Fax: 83330318

An appropriate form will be forwarded to you for completion. We may charge you a fee for accessing your personal information from our manual records. On receipt of the completed form we will respond to your query or complaint as soon as possible and will try to resolve any complaint within fourteen (14) working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.

Important Notices for the Insured

Third Party Interests

You must inform us of the interest of all third parties (e.g. financiers, lessors) to be covered by this insurance. We will protect their interests only if you have informed us of them and they are notified in the Schedule.

Subrogation Agreements

Where another person is liable to compensate you for loss or damage otherwise covered by this policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, we will not cover you under the policy for any such loss or damage.