



GROUP PERSONAL ACCIDENT & SICKNESS INSURANCE APPLICATION FORM
Underwritten by Liberty International Underwriter

All sections must be completed

NAME:		DATE OF BIRTH:		____ / ____ / ____	
MOBILE:		PHONE:			
ADDRESS:		Postcode	EMAIL:		
EMPLOYER:		OCCUPATION:			
WEEKLY BENEFIT:	\$ _____	PREMIUM:	\$ _____	PAYMENT FREQUENCY: (Please circle) WEEKLY / FORTNIGHTLY / MONTHLY	

Commencement of insurance will be the date the application form is received in our office & approved.

PLEASE NOTE:

- THIS IS A GROUP SCHEME & REVIEWED ANNUALLY
- THE WEEKLY BENEFIT YOU SELECT IS LIMITED TO A MAXIMUM OF 85% OF YOUR AVERAGE GROSS EARNINGS OVER THE LAST 12 MONTHS
- PRE-EXISTING INJURIES & ILLNESS MAY BE AN EXCLUSION UNDER THIS POLICY – Please refer to your Manual & PDS for the Definition
- ALL INJURIES & ILLNESS WHETHER CLAIMED OR NOT, MUST BE REPORTED TO US WITHIN 12 MONTHS OF THE OCCURRENCE. OTHERWISE THE INSURER MAY CONSIDER IT PRE-EXISTING AS PER THE POLICY WORDING.**

I, _____ hereby apply to join the plan established for employees or contractors & attach the completed Direct Debit Request which indicates the premium for the selected Weekly Benefit.

I confirm that:

- I have read & understood the Product Disclosure Statement (PDS), Policy Wording, Financial Services Guide (FSG) & Member Manual provided
- I am aware of the Exclusions stated in the Manual & Policy Wording
- I consent to receiving documentation electronically to the nominated email address
- I understand in the event of a claim I will be paid NETT of tax as required under new regulations from the ATO effective 1.7.2017**

Signed: _____

Date: _____

**PLEASE RETURN APPLICATION FORM & AAA PAY DIRECT DEBIT FORM TO:
MIDLAND INSURANCE BROKERS (NSW) PTY LTD**

Australian Financial Services Licence No. 238963 - Authorised Representative No. 1262081 of Midland Insurance Brokers Australia Pty Ltd - ABN 81 006 528 329

POST: Locked Bag 12, Castle Hill, NSW 1765

EMAIL: ausinsure@midlandinsurance.com.au

PHONE: (02) 9634 0900 **FAX:** (02) 9634 0910

Privacy, Duty of Disclosure & Non Disclosure

PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be provided to an insurer or a third party claims handler when seeking insurance terms or handling a claim on your behalf. We will always treat your information as confidential. We will never trade, rent or sell your information. If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.

DUTY of DISCLOSURE

Before you enter or renew a contract of 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, & if so, on what terms. You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of 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 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.