



Diabetes and abnormal blood sugar 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

Section B – Personal health details

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

1 Please tick (✓) the appropriate box(es)

Diabetes Go to Q2

Abnormal blood sugar Go to Q3

2 What type of diabetes do you have? (Please tick (✓) the appropriate box)

Type 1 – insulin dependant Type 2 – diet controlled, oral medication

3 At what age were you diagnosed with this condition?

4 In the last 6 months, have you had a HbA1c (Glycosylated Haemoglobin) or Fasting Blood Sugar/glucose level test?

Yes Please provide results below No

HbA1C (Glycosylated Haemoglobin) (Please tick (✓) the appropriate box)

Up to 6.0% 6.1 – 8.0% 8.1% or more Don't know

Fasting blood sugar/glucose (Please tick (✓) the appropriate box)

Up to 6.6 mmol 6.7 – 8.0 mmol 8.1 mmol or more Don't know

5 As a result of your condition, have you ever had any of the following:

High blood pressure Yes No

High cholesterol Yes No

Eye problems Yes No

Kidney problems Yes No

Heart problems Yes No

Numbness or tingling in your legs or feet Yes No

Diabetic or insulin coma Yes No

Other Yes No

▶ If 'Yes' to any of the above:
Please provide further details including dates

6 Is your treating doctor different from the last doctor you consulted?

Yes Please complete below No

Full name of doctor or medical centre

Phone number

Facsimile number

Address

Section C – 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 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 applies to a new contract of insurance and 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. 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.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. 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.

Before we exercise any of these remedies, we will explain our reasons and what you can do if you disagree.

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.

Changes before your 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 you need help

It's important that you understand this information and the questions we ask. Ask us or a person you trust, such as 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. If you want, you can have a support person you trust with you.

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any *impact on the cover*.

Signature of life to be insured

Date

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 the completed form to: Colonial First State, Reply Paid 27, Sydney NSW 2001