

Declaration of health

A new declaration of health form is required to be completed for each individual member or participant on the policy.

Main member's name	
Membership number	
Declaration for the purpose of	<input type="radio"/> Transferring from SmartCare to SmartCare+ <input type="radio"/> Confirming no change to an original application over 45 days old <input type="radio"/> Other _____

1 Member or participant's details

NOTE: If there are more people insured under the relevant plan(s), please provide their details on a separate declaration of health form.

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Other (please specify):		
First name(s)			
Surname			
Date of birth	DAY / MONTH / YEAR	Gender	<input type="radio"/> Male <input type="radio"/> Female
Postal address	Street		
	Town/city	Postcode	
Telephone	Home ()	Business ()	Mobile
Email	Home	Business	

2 Health declaration – this section is to be fully completed

WARNING: You have an obligation to disclose all matters which may influence Accuro Health Insurance's decision to accept your application. If you fail to do so, we may decline your request, cancel any upgrade/change applied for, void your plan(s) from inception or decline any claim that you may make.

In the last 12 months, or since the date of your original application (whichever applies), have you:

2.1	Suffered any illness or injury or experienced any signs or symptoms of an illness that you have not previously disclosed to us?	<input type="radio"/> Yes <input type="radio"/> No
2.2	Consulted any medical practitioner, e.g. doctor, specialist, physiotherapist, or have any current intention to do so?	<input type="radio"/> Yes <input type="radio"/> No
2.3	Been admitted to hospital for any reason or been advised that a hospital admission or diagnostic or investigative tests may be required in the future?	<input type="radio"/> Yes <input type="radio"/> No
2.4	Been prescribed or taken regular medications, other than those previously disclosed to us?	<input type="radio"/> Yes <input type="radio"/> No
2.5	Had an application for health, life, trauma or disability insurance declined or accepted on non-standard terms, e.g. an exclusion or additional premium applied to a medical condition?	<input type="radio"/> Yes <input type="radio"/> No

If you have answered **YES** please provide further details below (please continue on a separate page if necessary).

Question number	Date of initial consultation	Please provide full details of the nature of the condition, dates and duration of the condition, treatment received, and the name and address of doctor consulted.

3 Declaration

Please read thoroughly before signing as this is important information and you are confirming you agree to this.

Declaration and authorisation to obtain and use information

I/We, the person(s) applying for this Accuro Health Insurance Plan, confirm that I/we:

1. Agree that this application and any other information obtained/provided about persons to be included on my/our plan forms the basis of the contract.
2. Declare that the information I/we have given is correct and complete and that no material fact has been omitted. I/We undertake to advise Accuro Health Insurance of any health condition or event that may affect me/us or any of the other people named in this application or any relevant information that may affect the policy between the date I/we sign this application and the date I/we receive a membership certificate from Accuro Health Insurance.
3. Declare that any information supplied in this application, whether written by me/us or not, is true and accurate and that I am/we are authorised, where any person insured is less than 16 years of age, to act on their behalf.
4. Have read and understand this declaration and authorisation and its applicability to the Privacy Act 1993 and Health Information Privacy Code 1994 (see below for further information).
5. Understand the nature of the plan(s) chosen and believe they meet my/our requirements.
6. Understand that, upon issuance of the membership certificate, I/we have fourteen (14) days to cancel my/our plan(s) ('14-day free-look' period) and that, subject to no claims having been made, I/we will receive a full refund.
7. Understand that, if the application is approved, cover will start from the date stated on the membership certificate issued by Accuro Health Insurance.
8. For the purpose of assessing this application and any future claims, authorise Accuro Health Insurance to request and obtain information and records about me/us and any other people in this application. I/We authorise the following people to give you any such information and records:

» Any doctor, medical specialist, health agency, hospital, the Accident Compensation Corporation or other relevant person, including another insurer or person relating to any other insurance held by me/us.

Privacy Act 1993 and the Health Information Privacy Code 1994

Each person applying for this Accuro Health Insurance plan should please note the following:

1. This proposal collects personal information about you and each other member named in this plan in connection with the insurance that is sought.
2. The intended recipient of that personal information is Accuro Health Insurance.
3. You have the right to access and request corrections subject to the provisions of the Privacy Act 1993. This information will be held at our head office.
4. While Accuro Health Insurance intends to treat this information as confidential, there are some situations where we may need to disclose your personal information to a third party.
5. By signing this declaration, you authorise the disclosure of the personal information of each member named in this plan (including any dependents) to third parties and any other member named in the plan:
 - a) for statistical purposes (where not individually identified)
 - b) for evaluation and assessment of claims under the policy that results from this application
 - c) for providing on-going client service and information
 - d) for any other matter related to the plan.
6. By signing this declaration, you also authorise Accuro Health Insurance or any agency authorised by Accuro Health Insurance to give and obtain your personal information, including your medical records, from other insurers and from medical practitioners. You agree this may include information relating to any other insurance applied for or obtained or claims previously made by you.

Important information

1. This form represents an application of each person named below to become a member of Accuro Health Insurance and relates only to the plans indicated.
2. Anything in this declaration purporting to the singular may, by inference, include the plural.
3. Accuro Health Insurance is the trading name of the Health Service Welfare Society Limited (as registered under the Industrial and Provident Societies Act 1908). By making this application, you are accepting the rules of the Society, including obligations therein, and understand that the rules may subsequently be changed. If you would like a copy of the current rules before making this application, please do not hesitate to ask.
4. Accuro Health Insurance is also a registered financial service provider under the Financial Service Providers (Registration and Dispute Resolution) Act 2008.
5. The Board of Directors of the Society reserves the right, at all times, to vary the terms and conditions and benefits of plans however it deems appropriate.
6. This application forms the basis of any contract that eventuates and must be filled in truthfully and accurately. Applicants are obliged, beyond that which is requested, to volunteer information that would have a material impact on the cover offered. If you have doubts, you should disclose the information to Accuro Health Insurance for determination of significance.
7. Premiums are subject to change on 21 days' notice.

I/We acknowledge the information provided in this declaration, including in relation to my/our privacy, and accept the terms and conditions (including the limitations and exclusions) of the policy, including Accuro Health Insurance General Policy Terms and Conditions.

Main member's name

This section must be signed by the main member, even if the form is not in relation to them.

Signature

Date signed: DD / MM / YY

Participant's name (if not the main member).

This section must be signed by the member or participant this form relates to, unless they are the main member (who will sign above) or under the age of 16 years.

Signature

Date signed: DD / MM / YY

Financial strength rating

Accuro has achieved a **B+** (Stable) AM Best financial strength rating.

The rating scale is: **A++**, **A+** (Superior), **A**, **A-** (Excellent), **B++**, **B+** (Good), **B**, **B-** (Fair), **C++**, **C+** (Marginal), **C**, **C-** (Weak), **D** (Poor), **E** (Under Regulatory Supervision), **F** (In Liquidation), **S** (Suspended).

For more rating information, see www.ambest.com/ratings/guide.pdf