



Accelerated Protection Medical Evidence Authority

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Please sign and return this to TAL as soon as possible to finalise your application.

Policy Reference number Date of birth DD / MM / YYYY

Name of life to be insured

Dear Doctor

I have applied to TAL Life Limited (TAL) for insurance and a medical report from your practice is required. Until this report is received by TAL my application for insurance cannot proceed. I have agreed that any Medical Practitioner or any other person who has been or may be consulted by me at any time in the future whether named by me or not shall be and is hereby authorised and directed by me to divulge to TAL, any legal tribunal or any third party engaged by TAL all medical or surgical information acquired with regard to myself. A photocopy or facsimile of this authority shall be considered as valid as the original. I would be grateful if you could attend to this matter as soon as possible.

Signature of life to be insured SIGN HERE Date DD / MM / YYYY

Duty Of Disclosure

For the purposes of this Duty of Disclosure section, 'You' includes both the Policy Owner and the Life Insured. Before you enter into or become insured under a contract of insurance with TAL Life Limited (ABN 70 050 109 450) (TAL) you have a duty under the Insurance Contracts Act 1984 to provide us with the information we need to decide whether we'll accept your application for insurance, what terms will apply and what your premium will be. You have this duty until we agree to insure you.

You have the same duty to disclose those matters to TAL before you apply to extend, vary or reinstate a policy. Your duty however does not require disclosure of a matter that reduces TAL's risk, is common knowledge, that TAL knows or ought to know in the ordinary course of business, or that TAL tells you it does not need to know. If the insurance is for the life of another person and that person does not tell us everything he or she should have, this may be treated as a failure by you to tell us something that you must tell us.

If you do not tell us something

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

If you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have. However for cover on death, we may only exercise this right within 3 years of entering into the contract.

If we choose not to avoid the contract or reduce the amount you have been insured for, we may, at any time vary the contract in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right does not apply for cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Please return the completed form to:

TAL Life Limited, GPO Box 5380 Sydney NSW 2001
T 1300 286 937 F 1300 351 133 E accelerateservice@tal.com.au

TAL Life Limited ABN 70 050 109 450 AFSL 237 848

TALR7767/1016

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