



Cyst/mole/skin lesion 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.

Questions	Please tick (✓)
1. What was the diagnosis? <input type="checkbox"/> Cyst <input type="checkbox"/> Skin lesion <input type="checkbox"/> SCC (Squamous Cell Carcinoma) <input type="checkbox"/> Mole <input type="checkbox"/> Melanoma <input type="checkbox"/> BCC (Basal Cell Carcinoma) <input type="checkbox"/> Sunspot <input type="checkbox"/> Dysplastic Naevi <input type="checkbox"/> Other: <input type="text"/>	
2. Please provide name of lesion, and date of treatment(s) <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> / <input type="text"/>	
3. Where were your growth(s) located? (e.g. face, back, right arm)	
4. Have you been advised that your growth(s) or skin lesion(s) were cancerous or malignant?	<input type="checkbox"/> No <input type="checkbox"/> Yes
5. How many growth(s) or skin lesion(s) did you have?	
6. Have all your growth(s) or skin lesion(s) been removed or treated?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If 'No', how many were treated, and why were they not all removed or treated?	
<input type="text"/>	
7. Were any of your growth(s) or skin lesion(s) removed surgically, cut out, or scrapped off? if 'Yes', how many?	<input type="checkbox"/> No <input type="checkbox"/> Yes
8. Were any further tests, investigations, treatments, wider excisions or follow ups recommended? If 'Yes', provide details:	<input type="checkbox"/> No <input type="checkbox"/> Yes
<input type="text"/>	
9. What was the date and result of your last skin check?	<input type="text"/> / <input type="text"/> / <input type="text"/>
10. Does your usual doctor have knowledge of this condition?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If 'No', provide details below:	
Name: <input type="text"/>	
Address: <input type="text"/>	
Phone: <input type="text"/>	Fax: <input type="text"/>

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