

SECTION H LIFESTYLE



Suncorp Life & Superannuation Limited ABN 87 073 979 530
 AFS Licence No 229880
 Suncorp Portfolio Services Limited ABN 61 063 427 958
 AFS Licence No 237905
 RSE No L0002059
 Suncorp Master Trust ABN 98 350 952 022
 RSE Fund Registration No R1056655

Issue no. 1
 Issued 5 March 2012
 Office use only A17

Application number: 81467511 81467512 A 81467513
 Name of person to be insured: Dr Anecito Mantilla

Your duty of disclosure

To be read by the policy owner and person to be insured before completing the application.

Before you enter into a contract of life 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, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

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 their 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 and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

- In the last 12 months, have you smoked tobacco or any other substance? Yes No
 If 'yes', type (e.g. cigarettes, cigars)? Daily quantity
- Do you drink alcohol? Yes No
 If 'yes', please advise number of standard drinks per week. Only on special occasions
(Standard drink = 1 nip spirits, 1 wine glass, 1 sherry glass liqueur, port/sherry, 10oz/285ml beer)
- Have you ever used or injected yourself with any illegal or illicit drugs? Yes No
- Have you ever received advice, counselling, or treatment for the use of drugs or alcohol? Yes No

If you have answered 'yes' to questions 3 or 4, please provide details in the table below.

Date from	Date to	Type of usage (e.g. alcohol, heroin etc)	Name and address of doctor who has full details
/ /	/ /		
/ /	/ /		

Declaration

I/We declare that the statements made in this questionnaire are true and complete and agree that they shall form part of the application for insurance and shall be relied upon by Suncorp Life & Superannuation Limited in deciding whether to issue a policy including the premiums and terms to offer.

To the extent that if the answers are not in my/our own handwriting they have been checked by me/us and I/we certify that they are correct to the best of my/our knowledge.

I/We have read and acknowledge the Duty of Disclosure to Suncorp Life & Superannuation Limited and understand that this duty continues to apply until the insurance applied for has been accepted by Suncorp Life & Superannuation Limited. I also acknowledge that the Duty of Disclosure will also apply if I extend, vary or reinstate a contract of insurance.

Signature of the person to be insured

X

Date 25/09/2013
|d|d| / |m|m| / |y|y|y|y|

Signature of policy owner (if not the same as person to be insured)

X

Date / /
|d|d| / |m|m| / |y|y|y|y|

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 RSE Fund Registration No R1056655

Application number: 81467507 & 81467508
 Name of person to be insured: Mrs Charina Mantilla.

Your duty of disclosure

To be read by the policy owner and person to be insured before completing the application.

Before you enter into a contract of life 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, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

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 If 'yes', please advise number of standard drinks per week. *only on special occasions*
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3. Have you ever used or injected yourself with any illegal or illicit drugs? Yes No
4. Have you ever received advice, counselling, or treatment for the use of drugs or alcohol? Yes No

If you have answered 'yes' to questions 3 or 4, please provide details in the table below.

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I/We have read and acknowledge the Duty of Disclosure to Suncorp Life & Superannuation Limited and understand that this duty continues to apply until the insurance applied for has been accepted by Suncorp Life & Superannuation Limited. I also acknowledge that the Duty of Disclosure will also apply if I extend, vary or reinstate a contract of insurance.

Signature of the person to be insured: *Charina Mantilla* Date 25 / 09 / 2013

Signature of policy owner (if not the same as person to be insured): X Date / / / /