Group Accident & Sickness

Application Form



SECTION 1 Insured Details									
Name of Insured									
Insured's Address									
	State	Postcode							
Business of the Insured									
Period of Insurance	From: DD MM	YYYY at 160	0 hours	To:	D MM	YYYY at 16	600 hours		
Business Description									
Insured Persons	All Employees Other (please spec	ify)							
	Employment Status		Number of Insured Persons (per state)						
		NSW	VIC	TAS	WA	SA	ACT	QLD	NT
	Full time								
	Part time								
	Casual								
Please list all typical duties carried out by Insured Persons Are there any hazardous or manual activities involved? (e.g. working at heights, cleaning, maintenance etc) No Yes If yes, please provide details below									
Will any Insured Persons fly as a pilot or passenger in any aircraft other than on scheduled airlines? No Yes If yes, please provide details below									
Is this part of an Enterprise Bargaining Agreement (EBA)?									
SECTION 2 Insured's History									
Is there a current policy in force or has the Insured ever been covered for this risk?					No Yes If yes, please provide details below				
Have there been any claims made in the last 5 years? No Yes If yes, please provide details below							s below		
Has any insurer, in connection with Group Accident and Sickness Insurance: Declined the Insured's application? No					No	Yes	lf yes, please	provide detail	s below
Cancelled or refused renewal of Policy?					No Yes If yes, please provide details below				
Required an increase in premium or imposed special terms?				No	Yes	lf yes, please	provide detail	s below	

SECTION 3 Cover Required

If no benefits are specified our standard AFA terms will apply

Scope of cover (please tick what cover is required)	24 hour						
	Journey cover to and from work						
	Working hours only						
	Outside working hours						
	Other						
Accidental Death and Capital Benefits	Lump Sum \$						
	OR						
	Multiple of salary x up to \$						
Cover type	Accident only						
	Accident and Sickness						
Weekly Benefit	% of salary up to \$						
Excess Period (days)	7 14 21 28						
Maximum Benefit Period (weeks)	26 52 104 156						
Aggregate Limit of Liability	\$						
Frequency of Payment	Annual Monthly						
Presentation of Premium	Percentage charged on payroll						
	Flat annual premium						
	Premium per Insured Persons						
Please specify if any additional benefits are required:							

SECTION 4 Additional Information

Is there anything else you would like to tell us?

SECTION 5 Declaration

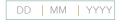
Once form is completed: sign, date and return the form to the address below.

Signature of Insured

Return form to

AFA Pty Ltd PO Box 463, North Sydney NSW 2059 enquiries@afainsurance.com.au Fax: 029259 8220 Please ensure that you keep copies of all documentation sent to AFA

Date



Further Information

If you have any questions, or if you need assistance with understanding or completing this form, you can contact us on (toll free) 1300 728 997 or email enquiries@afainsurance.com.au

Duty of Dislosure

For insureds who are not a natural person, before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

Individuals

If you are the insured and you are a natural person, a different duty of disclosure to the one set out above applies to you. Contact your intermediary or us to ensure you are notified of your duty.

If You Do Not Tell Us Something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

In this Privacy Notice, 'We', 'Us', 'Our' means Zurich and AFA. 'You', 'Your' or 'Yours' means the insured or an insured person as applicable.

Zurich and AFA are bound by the Privacy Act 1988 (Cth). We collect, disclose and handle information, and in some cases personal or sensitive (eg health) information, about you ('your details') to assess applications, administer policies, contact you, enhance our products and services and manage claims ('Purposes'). If you do not provide your information, we may not be able to do those things. By providing us, our representatives or your intermediary with information, you consent to us using, disclosing to third parties and collecting from third parties your details for the Purposes.

We may disclose your details, including your sensitive information, to relevant third parties including your intermediary, affiliates of Zurich Insurance Group Ltd, affiliates of AFA, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain your details from relevant third parties, including those listed above. Before giving us information about another person, please give them a copy of this document. If you give us information about another person (such as an insured person, their spouse, dependent children, or close family member), we will rely on you to have told them that you will provide their information to us and to have provided them with this privacy text. If the information is sensitive (eg health) information, we will rely on you to have obtained their consent to give the information to us. Laws authorising or requiring us to collect information include the Insurance Contracts Act 1984 (Cth), Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), Corporations Act 2001 (Cth), Autonomous Sanctions Act 2011 (Cth), A New Tax System (Goods and Services Tax) Act 1999 (Cth) and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at www.zurich.com.au or by telephoning Zurich on 132 687 and AFA's Privacy Policy is available at www. afainsurance.com or by telephoning 1300 728 997, provides further information and lists service providers, business partners and countries in which recipients of your details are likely to be located. It also sets out how we handle complaints and how you can access or correct your details or make a complaint.