



Please carefully read the information in your Product Disclosure Statement before completing this Personal Statement.

**Section A – Your details**

Membership number	Surname	Given name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Name of Superannuation fund		Employer	
<input type="text"/>		<input type="text"/>	
Salary or yearly remuneration		Occupation	
<input type="text"/>		<input type="text"/>	

**Section B – Short personal statement**

Please tick (✓) appropriate box for each Question	
1.	Will your <b>total</b> cover for Death only or Death and Total and Permanent Disablement (TPD) (employer selected plus voluntary) exceed \$800,000 if this application is accepted?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
2.	Will your <b>total</b> cover for income protection under this scheme exceed \$6,000 per month if this application is accepted?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
If you answer 'Yes' to any or both of the <b>two questions</b> above or any of the <b>Questions 3 to 12</b> below, please do not continue completing this section. Instead, proceed to <b>Sections C – J (Full Personal Statement)</b>	
3.	Has an application for life, disability, trauma, accident or sickness insurance on your life ever been declined, deferred or accepted with a loading, exclusion or special terms?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
4.	Are you claiming or have you ever claimed a benefit from any source, e.g. TPD benefit from any superannuation fund, worker's compensation, disability pension, Veterans' Affairs pension or any other insurance policy providing accident or sickness benefits?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
5.	Are you at the date of this application, due to injury, accident or illness:
	i. off work? <input type="checkbox"/> No <input type="checkbox"/> Yes
	ii. restricted from being capable of performing your full and normal duties on a full-time basis (for at least 30 hours per week), even though your actual employment can be on a full-time, part-time or casual basis? <input type="checkbox"/> No <input type="checkbox"/> Yes
6.	Have you lost the sight of an eye or the total and permanent loss of the use of a limb ('limb' includes whole hand or whole foot)?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
7.	Please provide the following details: Height <input type="text"/> cm and Weight <input type="text"/> kg
8.	Excluding the contraceptive pill and inhaled asthma medication, have you been advised to take, or been given prescribed medication by a medical practitioner that has intended to be used for three months or longer within the last year (including but not limited to blood pressure, diabetes, oral steroids for asthma or depression medication)?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
9.	Have you been unable to work because of sickness or injury for more than two consecutive weeks in the last three years?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
10.	Have you undergone any medical treatment, investigation or an operation, suffered from or are you contemplating surgery for any illness or injury that would affect your long-term health and require ongoing medical supervision. This includes, but is not limited to:
	<ul style="list-style-type: none"> <li>• cancer or diabetes</li> <li>• high blood pressure, cholesterol or any heart complaint</li> <li>• alcohol or drug abuse</li> <li>• stroke, paralysis, neurological disorder or multiple sclerosis</li> </ul>
	<input type="checkbox"/> No <input type="checkbox"/> Yes
11.	Have you been infected with, or have you ever tested positive for AIDS (Acquired Immune Deficiency Syndrome), HIV (Human Immunodeficiency Virus) or hepatitis B and C?
	<input type="checkbox"/> No <input type="checkbox"/> Yes
12.	Have you received any medical advice, or undergone any medical treatment, investigation or an operation, suffered from or are you contemplating surgery, for any of the following:
	i. Any injury or complaint of the back, neck, knee or shoulder requiring time off work in the last twelve months <b>and/or</b> any disease, disorder or degeneration to the muscles, tendons, bones, discs or joints? <input type="checkbox"/> No <input type="checkbox"/> Yes
	ii. Depression or mental disorder (including but not limited to stress, anxiety, chronic tiredness or fatigue, panic attacks, post traumatic stress, behavioural or nervous disorder)? <input type="checkbox"/> No <input type="checkbox"/> Yes
	iii. Chest pain, asthma, bronchitis or any other lung complaint requiring hospitalisation within the last five years? <input type="checkbox"/> No <input type="checkbox"/> Yes
	iv. Disorders of the kidney, bladder, prostate, ovaries, gall bladder, bowel, or liver? <input type="checkbox"/> No <input type="checkbox"/> Yes
	v. Epilepsy? <input type="checkbox"/> No <input type="checkbox"/> Yes



Have you answered 'Yes' to any of the questions in Section B (1–12)?

No ▶ **Go straight to Section K. Do not complete Sections C – J**

Yes ▶ **Continue to Section C. Complete all Sections C – J**

**Please note:** Section M needs to be completed in all circumstances.

### Section C – Insurance History details (full personal statement)

1. Has an application for life, disability, trauma, accident or sickness insurance on your life ever been declined, deferred or accepted with a loading, exclusion or special terms?

No  Yes ▶ If 'yes', please provide details below

Fund or insurance company name	Date commenced	Terms offered and reason
	/ /	
	/ /	

2. Are you claiming or have you ever claimed a benefit from any source, e.g. TPD benefit from any superannuation fund, workers compensation, disability pension, Veterans' Affairs pension or any other insurance policy providing accident or sickness benefits?

No  Yes ▶ If 'yes', please provide details below

Benefit type/source/reason for claim	Claim date	Claim amount	Date claim finalised
	/ /	\$	/ /
	/ /	\$	/ /

### Section D – Activities and pastimes (full personal statement)

**Please tick (✓) appropriate box for each Question**

Do you currently engage in, or intend to engage in, any of the following sports or hazardous activities:

i.	Flying (other than as a fare paying passenger on a commercial airline)?	<input type="checkbox"/> No <input type="checkbox"/> Yes
ii.	Underwater diving?	<input type="checkbox"/> No <input type="checkbox"/> Yes
iii.	Motor sports of any kind, e.g. rally driving, trail bike riding, ocean racing?	<input type="checkbox"/> No <input type="checkbox"/> Yes
iv.	Football of any code (including touch football or tag)?	<input type="checkbox"/> No <input type="checkbox"/> Yes
v.	Any other sport or hazardous activities, e.g. parachuting, hang-gliding, body contact sports, paragliding, competitive water sports or recreations involving heights?	<input type="checkbox"/> No <input type="checkbox"/> Yes

**If you have answered 'Yes' to any of the above questions, please answer the question below**

What are the activity(ies) you engage in?

At what level do you participate?

- Recreational only (non-competition)  
 Recreational with competition  
 Semi-professional/professional

Number of times you participate on average in this activity(ies) per annum (e.g. hours flown, number of drives, events etc.)

Do you receive income from participating in this activity(ies)?

No  Yes

### Section E – Personal health details (full personal statement)

1. What is your height and current weight?

Height

Weight

 cm

 kg

**Section E – Personal health details (full personal statement) (continued)**

2. Have you smoked tobacco, or any other substance, at any time during the last twelve months?

No  Yes ▶ If 'yes', please indicate type (e.g. cigarettes, cigars, etc.) and average amount smoked below

Substance smoked	Per day	Per week	Per year

3. Do you drink alcohol?

No  Yes ▶ If 'yes', please provide the average number of drinks consumed

Per day	Per week	Per year

**Section F – Family history (full personal statement)**

Have any of your immediate family (i.e. parents, brothers, sisters) suffered from or been diagnosed with any of the following?

- Heart problems, stroke, high blood pressure, diabetes;
- cancer (breast, ovarian, cervical, bowel or other)
- depression or any mental illness

**hereditary disorders such as**

- Huntington's disease, muscular dystrophy, polycystic kidney, familial polyposis;
- any other inherited or hereditary disease.

Unknown  No ▶ **Go to section G**  Yes ▶ **Complete the following table**

Family member	Condition	Approximate age at onset	Age at death (if applicable)

**Section G – Doctor details (full personal statement)**

1. What is the name and address of the last doctor or medical centre you visited?

Full name of doctor  Phone number  Facsimile number

Address   
 State  Postcode

2i. What was the date of your last consultation? (please tick (✓) the appropriate box)

- Within the last month  1 to 3 months ago  4 to 6 months ago  
 7 to 12 months ago  13 months to 2 years ago  Over 2 years ago

2ii. What was the reason for your consultation? (please specify reason for consultation)

2iii. What was the result/outcome from your last consultation. Please tick (✓) appropriate box

- Referral to specialist/health professional  Tests conducted - results pending  Not fully recovered yet  
 Ongoing treatment (e.g. Ventolin inhaler)  Routine tests conducted - results all clear/normal  
 All clear/normal/full recovery - no tests or prescribed treatment required (other than contraceptive and cold/flu medication)

3. Is the doctor/medical centre mentioned above, your usual doctor/medical centre?

No  Yes

## Section H – Lifestyle declaration (full personal statement)

To the best of your knowledge, is there any possibility that you have ever been infected with, or have you ever tested positive for, AIDS (Acquired Immune Deficiency Syndrome), HIV (Human Immunodeficiency Virus) or hepatitis, or are you in a high-risk category (e.g. injected drugs other than as prescribed by a medical practitioner, shared needles, engaged in unprotected male to male sexual intercourse, worked as or, engaged the services of a prostitute)?

No  Yes **▶** If 'yes', please provide details below

**Please note:** If you answered 'Yes' to the declaration above, you will be asked to complete a **Specific lifestyle questionnaire**.

## Section I – Medical history (full personal statement)

**Please note:** If you answer 'Yes' to any of Questions 1 to 5 below, you will need to complete a Specific Medical Questionnaire on the related condition.

If you answer 'Yes' to any of Questions 6 to 25 below, please provide full details in the General Health Questionnaire under Section J on page 5 of this application form.

**Please tick (✓) appropriate box for each Question**

Have you ever had, or sought advice or treatment, experienced symptoms or suffered from any of the following:

1.	Asthma, bronchitis or any other lung complaint	<input type="checkbox"/> No <input type="checkbox"/> Yes
2.	Cysts, moles, sunspots or skin lesions	<input type="checkbox"/> No <input type="checkbox"/> Yes
3.	Back, neck, shoulder, knee, elbow complaints, sciatica, disc or spine complaints, or injury of the joints bones or muscles	<input type="checkbox"/> No <input type="checkbox"/> Yes
4.	Depression or mental disorder (including but not limited to stress, anxiety, panic attacks, behavioural or nervous disorders)	<input type="checkbox"/> No <input type="checkbox"/> Yes
5.	Diabetes or abnormal blood sugar	<input type="checkbox"/> No <input type="checkbox"/> Yes
6.	Chest pains, heart complaint, heart murmur, high blood pressure, raised cholesterol, palpitations or rheumatic fever	<input type="checkbox"/> No <input type="checkbox"/> Yes
7.	Stroke, paralysis, neurological disorder, multiple sclerosis or blood vessel disorder	<input type="checkbox"/> No <input type="checkbox"/> Yes
8.	Cancer, tumour or melanoma	<input type="checkbox"/> No <input type="checkbox"/> Yes
9.	Thyroid, glandular or pancreatic disorder	<input type="checkbox"/> No <input type="checkbox"/> Yes
10.	Gastric or duodenal ulcer, persistent indigestion, irritable bowel or other bowel disorder	<input type="checkbox"/> No <input type="checkbox"/> Yes
11.	Any disorder of the gall bladder or liver (including hepatitis B, C or raised liver function)	<input type="checkbox"/> No <input type="checkbox"/> Yes
12.	Varicose veins, haemorrhoids or hernia	<input type="checkbox"/> No <input type="checkbox"/> Yes
13.	Disorder of the kidney, bladder or prostate, blood in urine or kidney stones	<input type="checkbox"/> No <input type="checkbox"/> Yes
14.	Epilepsy, fits of any kind, fainting episodes or recurring headaches or migraines	<input type="checkbox"/> No <input type="checkbox"/> Yes
15.	Chronic fatigue syndrome, lethargy, sleep apnoea or any sleeping disorder	<input type="checkbox"/> No <input type="checkbox"/> Yes
16.	Arthritis, gout, osteoporosis, fibromyalgia, Repetitive Strain Injury (RSI) or any chronic pain syndrome	<input type="checkbox"/> No <input type="checkbox"/> Yes
17.	Eczema, dermatitis, psoriasis or any other skin disorder	<input type="checkbox"/> No <input type="checkbox"/> Yes
18.	Anaemia, leukaemia, haemophilia, haemochromatosis or any other blood disorder	<input type="checkbox"/> No <input type="checkbox"/> Yes
19.	Any impairment of sight (other than corrected by glasses or lenses) or blurred vision	<input type="checkbox"/> No <input type="checkbox"/> Yes
20.	Any impairment of hearing or speech, including tinnitus	<input type="checkbox"/> No <input type="checkbox"/> Yes
21.	Any sexually transmitted diseases	<input type="checkbox"/> No <input type="checkbox"/> Yes
22.	Any other illness, injury, disease or disorder not mentioned above	<input type="checkbox"/> No <input type="checkbox"/> Yes
23.	Other than those conditions mentioned above, are you taking any regular prescribed medication (excluding contraceptives)	<input type="checkbox"/> No <input type="checkbox"/> Yes
24.	Within the last three years, have you had: Any blood tests which revealed an abnormality? Any tests such as ECG, X-ray (excluding broken bones or joint strains), genetic test or ultrasound (other than for pregnancy)?	<input type="checkbox"/> No <input type="checkbox"/> Yes
25.	Are you considering seeking medical advice, treatment, tests or surgery in the future?	<input type="checkbox"/> No <input type="checkbox"/> Yes

**Section I – Personal and medical details (continued)**

**Females only**

26. Are you currently pregnant?

No  Yes ▶ If 'yes', please provide due date of birth for the baby

/ /

27. Have you ever had any complications with pregnancy or childbirth (e.g. diabetes, ectopic pregnancy)

No  Yes ▶ If 'yes', please provide details and dates below

**Section J – General health questionnaire (full personal statement)**

If you have answered 'yes' to Questions 6 to 25 in Section I, please complete the table below. Please ensure you write the question number in the brackets at the top of each column.

Please tick (✓) appropriate box for each Question	Question ( )	Question ( )	Question ( )
Name of condition			
Date symptoms first started	/ /	/ /	/ /
Date symptoms ceased (if ongoing please state)	/ /	/ /	/ /
Ongoing	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
How often do/did you have symptoms? Please choose from one of the following: <b>(daily, weekly, monthly, quarterly, half-yearly, yearly, one-off, other (please specify))</b>			
Severity of condition. Please choose from one of the following: <b>mild, moderate, severe, never had symptoms, symptoms ceased</b>			
Did you take medication or have you had any other treatment (e.g. physiotherapy, operation) for this condition? If 'yes', name the treatment/condition.	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
	Details:	Details:	Details:
Are you still on treatment, including medication?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Have you ever been off work as a result of this condition?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
	Details:	Details:	Details:
If 'yes', please state the total time off work in days, months and years	Days	Days	Days
	Months	Months	Months
	Years	Years	Years
Have you had any residual, ongoing effects or restrictions as a result of this condition? If 'yes', please provide details and dates	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
	Details:	Details:	Details:
	/ /	/ /	/ /

## Section K — Duty of disclosure

### Your duty of disclosure

Before you enter into, or become insured, under 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.

You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate your insurance. 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 its business, ought to know or
- 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 covered you on any terms if the failure had not occurred, the insurer may avoid the cover within three years of issuing it. If your non-disclosure is fraudulent, the insurer may avoid your cover at any time.

An insurer who is entitled to avoid your cover may, within three years of issuing 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.

## Section L — Privacy of your personal information

### Privacy of your personal information - Commlnsure's Privacy Statement

#### How We Handle Your Personal Information

Personal information is information or opinion that allows others to identify you. It includes your name, age, gender, contact details as well as your health and financial information. Commlnsure are part of the Commonwealth Bank Group. We will act to protect your personal information in accordance with the National Privacy Principles or an industry privacy code.

The Group is a collection of related organisations that provide banking, finance, insurance, funds management, financial planning and advice, superannuation, stockbroking and other services.

The Group values your trust and aims to help you manage and build wealth over a long period. The protection of your personal information is a vital part of this relationship. It is supported by our long experience of keeping personal information confidential.

We collect personal information to provide you with the products and services you request as well as information on other products and services offered by or through us. The law may also require us to collect personal information. We will tell you who collects the personal information, advise you of their contact details, your right of access to that information and what will happen if you choose not to provide the information.

Personal information may be used and disclosed within the Group to administer our products and services, as well as for prudential and risk management purposes and, unless you tell us otherwise, to provide you with related marketing information. We also use the information we hold to help detect and prevent illegal activity. We co-operate with police and other enforcement bodies as required or allowed by law.

We disclose relevant personal information to external organisations that help us provide services. These organisations are bound by confidentiality arrangements. They may include overseas organisations.

You can seek access to the personal information we hold about you. If the information we hold about you is inaccurate, incomplete or outdated, please inform us so that we can correct it. If we deny access to your personal information, we will let you know why. For example, we may give an explanation of a commercially – sensitive decision, rather than direct access to evaluative information connected with it.

#### Further information

Commlnsure's Privacy Statement governs Commlnsure's use of your personal information. Your personal information will also be handled by RecruitmentSuper, who forwards this form and who provides other membership information to Commlnsure to enable insurance cover to be assessed for you. RecruitmentSuper has its own Privacy Statement, which is available from [www.recruitmentsuper.com.au](http://www.recruitmentsuper.com.au) or by calling 1300 304 000.

Please contact RecruitmentSuper if you have any queries about the use of your personal information.

**This section must be completed in all circumstances**

I have read the Duty of disclosure in this Personal Statement and I am aware of the consequences of non-disclosure.

I understand that the Duty of disclosure continues after I have completed this statement until my application for cover has been accepted by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 (CMLA) in writing.

I authorise:

- the insurer to refer any statements that have been made in connection with my application for cover and any medical reports to other entities involved in providing or administering the insurance (for example reinsurers, medical consultants, legal advisers);
- the insurer and any person appointed by the insurer to obtain information on my medical claims and financial history from the Insurance Reference Association and any other body holding information on me;
- any hospital, doctor or other person who has treated or examined me to give to CMLA any information on my illness or injury, medical history, consultation, prescription or treatment or copies of all hospital or medical reports.

I declare that:

- the answers to all the questions and the declarations on this Personal Statement are true and correct (including those not in my own handwriting);
- I have not withheld any information which may affect CMLA's decision to provide insurance.

I acknowledge that the answers I have provided, together with any special conditions, will form the basis of the contract of insurance.

**I have read and understood Privacy of your Personal Information in Section L on page 6.  
I acknowledge and consent to the use and disclosures of my personal information as detailed in that section.**

**I have read and understand the obligations outlined in the Duty of Disclosure in Section K on page 6.**

A photocopy of this authorisation is as valid as the original. I agree to provide further medical authorities if requested.

**Please sign and date below:**

Full name

Signature of life to be insured

Date

Please return this form to:

**RecruitmentSuper  
GPO Box 4839  
Melbourne VIC 3000**

RecruitmentSuper can be contacted by:

**Phone: 1300 304 000  
Fax: 1300 304 444  
Email: info@recruitmentsuper.com.au  
Website: www.recruitmentsuper.com.au**