

A GUIDE TO YOUR TELE-INTERVIEW

Thank you for choosing Encompass Protection!

This guide includes everything you need to know about our tele-interview process including what information is required and how it's handled once received.

Please read this guide before your interview and have it with you during the call.

What is a tele-interview?

Your financial adviser has submitted an application for insurance cover on your behalf. In order for us to process your application, we need a few more details about your health and lifestyle.

To make this easy, we do this over the phone in a confidential tele-interview.

How is your information used?

All calls are recorded for quality and compliance purposes and are treated in the strictest confidence.

The information we request will be used when assessing your application for cover and will form the basis of your policy's terms and conditions.

We're committed to making sure your information is used confidentially and in accordance with our Privacy Policy, which you can find at www.encompassprotect.com.au

We'll only share the information we collect with your financial adviser at your own discretion.

Arranging the tele-interview

A service consultant will call you to arrange a suitable time to conduct the tele-interview. This call, and the tele-interview itself, will be conducted by NEOS.

The tele-interview will take about 20-30 minutes and involves the collection of personal and medical information and your family history.

Please arrange the appointment for a time when you can talk freely and privately without interruptions.



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The tele-interview

Our tele-interviewer will contact you at the scheduled time. If you're unavailable, we'll leave a message and call you again 10 minutes later. If we're still unable to contact you, we'll send an email to rearrange the appointment.

Our questions are designed to ask for relevant details specific to the cover that you're applying for. We want to make the process as easy as possible. However, if you're not sure if we need to know something, please tell us and we'll let you know.

Before your tele-interview

Please read Your Duty to Take Reasonable Care Not to Make a Misrepresentation section of this brochure before the interview.

Preparing for the tele-interview

To make the process as fast as possible, we suggest having the below information on hand.

Personal history:

- ▶ Height and weight
- ▶ Alcohol use
- ▶ Smoking habits
- ▶ Travel plans
- ▶ Activities/pursuits

Family history:

- ▶ Medical conditions affecting your biological parents, brothers or sisters before the age of 65

Medical history:

Past and present medical conditions affecting you including:

- ▶ Name of condition / diagnosis
- ▶ Dates and time off work
- ▶ Treatment (i.e. medication, physio etc.)
- ▶ Results of any tests / investigations (i.e. blood pressure / cholesterol, readings, ECG, x-ray, etc.)

Doctor details:

Please have the details of your general practitioner and any specialist that you consult at hand.

This also includes any osteopath, chiropractor or physiotherapist you've consulted in the last two years.

Information about genetic tests

If you've had a genetic test, you only need to disclose this to us if your total insurance cover will be more than the amounts listed below. When considering your total insurance cover amounts you need to include the cover you're applying for, your cover held in super and your cover held with other life insurers. The total insurance cover you can have and not disclose if you've had a genetic test are:

- ▶ \$500,000 Life Cover, or
- ▶ \$500,000 Total and Permanent Disability Cover (TPD), or
- ▶ \$200,000 Critical Illness (trauma) Cover, or
- ▶ \$4,000 a month Income Protection Cover, salary continuance cover or business expenses cover.

You also need to consider all cover that may have been arranged through a financial adviser, or directly with a life insurance company, or cover held under a group insurance arrangement.

If you've had a favourable (negative) genetic test result you can provide this information regardless of the amount of cover applied for.

Your duty to take reasonable care not to make a misrepresentation

Your policy or the policy you're applying for is a consumer insurance contract and the duty below applies to you.

About this application and your duty

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so on what terms and at what cost.

We'll ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to us 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 doesn't fairly reflect the truth.

The duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you don't meet your duty

If you don't meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. 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.

Guidance for answering our questions

You're responsible for the information provided to us. When answering our questions, please:

- ▶ Think carefully about each question before you answer. If you are unsure about any question, we are here to help and you can contact us.
- ▶ Answer every question.
- ▶ Answer truthfully, accurately and completely. If you're unsure about whether you should include information, please include it.
- ▶ Review your application carefully before it's 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.
- ▶ You must not assume that we'll contact your doctor for any medical information. If you're unsure about whether you should include information or not, please include it.

Your duty to take reasonable care not to make a misrepresentation continues until the time your insurance cover starts. This duty applies when you answer the questions in your application and whenever we obtain more information from you.

If you need help

It's important you understand this information and the questions we ask. Ask us or your adviser for help if you need help 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 and can provide additional support. If you want, you can have a support person you trust with you during the tele-interview.

What can we do if the duty is not met?

If the person who answers our questions doesn't take reasonable care not to make a misrepresentation, 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've been in if the duty had been met.

For example we may:

- ▶ avoid the cover (treat it as if it never existed);
- ▶ vary the amount of the cover; or
- ▶ vary the terms of the cover.



Whether we can exercise one of these remedies depends on a number of factors, including:

- ▶ whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances.
- ▶ what we would've done if the duty had been met – for example, whether we would've offered cover, and if so, on what terms
- ▶ whether the misrepresentation was fraudulent; and
- ▶ in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we'll explain our reasons, how to respond and provide further information, including what you can do if you disagree.

Your privacy

We respect your privacy and handle your information in accordance with our Privacy Notification. A copy of our Privacy Policy is available in the Product Disclosure Statement, on encompassprotect.com.au or by writing to our Privacy Officer at compliance@neoslife.com.au

Important notice – Information provided by you

The information provided by you in this tele-interview will be recorded and used to assess your application for insurance cover. Your duty to take reasonable care as described above, will apply to you during the course of this telephone interview and continues until a policy is issued or the application is declined. All of the information collected during the interview is sent back to you via your adviser to check and confirm.

You must check your copy of information we recorded for any errors or omissions. If any information we recorded is incorrect, incomplete or omitted, you must inform us about the corrections, omission or additional information **within five days** of you receiving this information. If you fail to inform us about the correction, omission or additional information within this time, you will have failed to comply with your 'your duty to take reasonable care not to make a misrepresentation'.

Questions?

We're here to help.

For all tele-interviewing enquiries, please don't hesitate to contact us on **1300 476 030** between 8am and 6pm (Sydney time) Monday to Friday or email us at teleinterview@encompassprotect.com.au

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