

Mercer Marsh Benefits will be acting as the intermediary between you, the insurer and the Company in connection with your claim and/or underwriting application.

You will need to read and sign the attached Declaration and Consent to enable the collection of information by Mercer Marsh Benefits to assist in determining the claim and/or underwriting assessment. Before doing so, please peruse the Important Notices included at the end of this document.

Please forward the required documentation along with any other information you consider to clientoperations@mercermarshbenefits.com

During the assessment of the claim, the insurer may request additional information and the completion of authorities to obtain further information from other parties e.g. ATO, Medicare, workers' compensation, pharmaceutical benefits etc.

They may also request comprehensive reports from your treating doctors, independent doctors and interviewers. In addition, you may be asked to attend appointments and/or examinations.

DECLARATION AND CONSENT

I acknowledge:

1. This Declaration forms part of the processing of my Salary Continuance Insurance (SCI) benefit or underwriting application.
2. I have read and understood the Duty To Take Reasonable Care Not To Make A Representation Notice contained in this Document.
3. I have read and understood the Privacy Collection Notice contained in this document and consent to Marsh Pty Ltd trading as Mercer Marsh Benefits, its related entities and insurers collecting, using and disclosing my personal information in the manner set out in the Privacy Collection Notice.
4. I understand that if I do not provide all or part of the necessary information my claim or underwriting application may not progress.

Member's Name:		
Employee ID/Payroll Number:		Date:
Member's Signature		

IMPORTANT NOTICES

APPLYING FOR INSURANCE

When you apply for a life insurance product such as salary continuance or group life, insurers conduct a process called underwriting. It's how they decide whether they can cover you, and if so on what terms and for what premium.

Mercer Marsh Benefits will ask questions that we and insurers need to know answers to. The information you provide to us and insurers including in any proposal or application forms is vital to the insurer's decision.

If your application is for a new policy and your application is accepted by the insurer, the policy will be a consumer insurance contract. If your application is to vary your policy and your application is accepted by the insurer, the policy will be treated as a consumer insurance contract to the extent of the variation.

DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer under the Insurance Contracts Act 1984(Cth) before the contract of insurance is entered into. To meet this duty, each person who applies for benefits to be insured must also take reasonable care not to make such a misrepresentation.

A misrepresentation is a false answer, an answer that does not reflect the truth, or an answer that is partially true.

This duty also applies when extending or making changes to your insurance.

If the duty is not met

If you do not meet your duty to take reasonable care not to make a misrepresentation, this can have a serious impact 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 the Insurer investigates whether the information given to it was true.

PRIVACY COLLECTION NOTICE

Marsh Pty Ltd (ABN 86 004 651 512, AFS licence number 238 983) and our associated entities (we, our, us) value the privacy of your personal information and we are committed to handling your personal information in a responsible way in accordance with the Australian Privacy Principles (APPs) and the Privacy Act 1988 (Cth). Full details of how, when and from where we collect, hold, use and disclose personal information is available in our Privacy Policy located at <https://www.marsh.com/au/privacy-policy.html>. Our Privacy Policy also contains information about how you may complain about a breach of the APPs and our complaint handling process.

In the course of performing our business activities including providing insurance and risk services such as arranging insurance policies and advising on insurance options, reinsurance, managing claims or consulting on other risks for our clients and those of our associated entities, insurers and other insurance intermediaries we (and our authorised agents) may collect or disclose your personal information from or to other persons to the extent required to perform such activities, which may include:

- a person authorised by you;
- a third party such as your employer or the policyholder of a group insurance policy under which you are an insured;
- our employees, authorised representatives, associated entities and contractors and other business support service providers for the purposes of the operation of our business;
- insurers, reinsurers;
- other insurance intermediaries and premium funders;
- persons involved in claims such as solicitors, assessors, repairers, builders, investigators, your employer or medical practitioners and rehabilitation providers;
- suppliers and other third parties with who we have commercial relationships for business, marketing and related purposes; or
- government bodies, regulators, ombudsmen and dispute resolution bodies such as the Australian Financial Complaints Authority, law enforcement agencies and any other parties where required or authorised by law.

We may also collect and disclose your personal information for other purposes as outlined in our Privacy Policy, which includes marketing activities. We will only use and disclose your personal information for a purpose permitted by law or that you would reasonably expect. We will request your consent for any other purpose.

When you give us personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this notice). If it is sensitive information, we rely on you to have obtained their consent to these matters. If you have not done these things, you must tell us before you provide the relevant information.

If you do decide not to provide us with the information required we may not be able to provide a service or arrange a product.

Your personal information may be disclosed to our associated entities, service providers, insurers, reinsurers and other insurance intermediaries located in countries outside of Australia. The countries this information may be disclosed to will vary from time to time, but may include the United Kingdom, the United States, Canada, India and Malaysia for business support services and international insurance market hubs in Bermuda, Brazil, China, Dubai, Hong Kong, Ireland, Japan, Singapore, South Korea, United Kingdom, and the United States. We take reasonable steps to ensure that overseas recipients of your information do not breach the privacy obligations relating to your personal information.

By providing us with personal information you and any other person you provide personal information for, consent to us collecting, holding, using and disclosing any personal information including for the purposes explained and to the persons and authorised third parties identified. You may modify or withdraw your consent at any time by contacting our Privacy Officer (whose details are provided below). If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.

If you have any questions or comments in relation to Privacy or if you wish to access your personal information or update it please contact our Privacy Officer by:

Email – privacy.australia@marsh.com

Phone – (02) 8864 7688

Post – PO Box H176, Australia Square NSW 1215

Mercer Marsh Benefits™ is the global brand name for our network of Mercer and Marsh offices providing employee benefits solutions for clients around the world. In Australia we are Marsh Pty Ltd (ABN 86 004 651 512, AFSL 238983) trading as Mercer Marsh Benefits, One International Towers, 100 Barangaroo Ave, Sydney NSW 2000 t: +61 2 8864 8888. The business is a collaboration between Marsh Pty Ltd and Mercer Consulting (Australia) Pty Ltd.

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