


Accidental Serious Injury Insurance Claim Form

- To help ensure you receive a prompt assessment, please complete all the required sections of this booklet. If you need assistance please call **1300 513 483**. Please note however, that a claim cannot be assessed until all original documents are received.
- Please note that the information required to be completed in this document is in relation to the Life Insured, unless otherwise stated.
- To ensure that the claim may be assessed fully, and to avoid any delays to this process, please ensure that all the items in this document are fully addressed and answered. Responses such as "refer to doctor", "see above", etc., are not acceptable. Failure to address and answer all items in this document may result in the refusal or delay of benefit payments.
- If for any reason there is not enough room on this document to provide the details being requested please attach a separate piece of paper and provide the details on this, and also make reference to which item on this document you are addressing. Please ensure that you sign and date the piece of paper.

Filling in this form:

- Use a black or blue pen
- Mark boxes like this with or
- Where you see a box like this  **Go to 5** skip to the next questions and go to the number indicated. You do not need to answer the questions in between.

There are 2 parts to the claim form:

- **Part A** is to be completed by the Life Insured.
- **Part B** is to be completed by the registered Medical Practitioner treating the Life Insured.

Distributed by

Greenstone Financial Services Pty Ltd
on behalf of Kogan Life Insurance
ABN 53 128 692 884
AFSL 343079

Issued by

Hannover Life Re of Australasia Ltd
ABN 37 062 395 484
Tower 1, Level 33
100 Barangaroo Avenue
Barangaroo NSW 2000
Phone: (02) 9251 6911
Email: hlra@hlra.com.au

Please return this form to Kogan Life Insurance, Reply Paid 6728, Baulkham Hills, NSW 2153

PART A: Accidental Serious Injury Insurance Claim Form

Privacy Collection Notice

Greenstone Financial Services Pty Ltd (“GFS”, “we”, “us” or “our”) collects and handles personal information about you on behalf of Hannover Life Re of Australasia Ltd (“HLRA”) in compliance with the Privacy Act 1988 (Cth). All information collected throughout the claims process by GFS or HLRA will be shared with both companies.

Collection and use

We collect personal information such as identification information and policy details and sensitive information such as health details. Generally, we collect this information so that we can provide our products and services to you and manage, administer, develop and improve our business, including to assess and process your application for insurance, and assess any claims made by you or on your behalf. We generally collect this information directly from you but may collect it from a third party such as our related bodies corporate, authorised administrators, professional advisers or from publicly available information. If you do not provide us with all or part of the personal information we require, we may be unable to provide such services to you.

Disclosure

The information you provide us will be collected by us and may be disclosed to third parties that help us deliver and improve our products and services (including other insurance/reinsurance companies, legal practitioners, Medical Practitioners, health service providers, hospitals, legal tribunals and courts, dispute resolution bodies, investigators/investigation organisations, third parties authorised by you, any current or former employer, our parent company and other related bodies corporate, professional advisers such as accountants or lawyers or other consultants, service providers that assist us in carrying out our business activities, trustees of superannuation funds, administrators of superannuation funds, an organisation appointed by the trustees of a superannuation fund to receive or give information, interpreters and regulatory bodies, government agencies, law enforcement agencies or, as required, other persons authorised or permitted by law) or as required by law.

Overseas disclosure

We or HLRA may disclose your personal information to parties located in other countries, including to our related bodies corporate. The countries in which these recipients may be located will vary from time to time, but may include Germany, Canada, Japan, New Zealand, Hong Kong, United Kingdom, United States of America, India, China, Korea, Malaysia, South Africa, Bermuda, Ireland, Sweden and France.

Access correction and complaints

You can read more about how we collect, use and disclose your personal information in our Privacy Policy, including how to complain about a breach of the Privacy Principles, which is available on our website or you can request a copy by contacting us.

HLRA's Privacy Policy is also available at hannover-re.com/1094181/australia_lh_privacy (or, by contacting HLRA using the details set out in this form or emailing privacyofficer@hlra.com.au). It outlines HLRA's personal information handling practices, including details on how you can seek access or correction of the personal information that HLRA hold about you, how to complain if you believe HLRA has breached the Australian privacy laws and HLRA's complaint handling processes.

If you wish to gain access to your information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please call **1300 513 484** Monday to Friday, 8am – 8pm AEST.

Section A – Policy Information

Policyowner Policy Number

Section B – Policyowner's Details

Title First name Surname
Residential address
Postal address
Phone (home) (work) (mobile)
Email

Section C – Accidental Serious Injury Insurance Claim

1. Personal details of the Life Insured

First name Surname
Date of birth Weight Height

2. Medical details of the Life Insured

a. Which condition have you suffered? (Please tick one.)

Blindness Deafness Diplegia Hemiplegia Paraplegia Quadriplegia/Tetraplegia
 Total and Permanent Loss of Use of Two Limbs

b. On what date did your symptoms first commence?

c. The date when you were diagnosed?

d. Has the Life Insured previously had the same or similar condition or symptoms?

No Yes  Please provide full details:

e. The doctor the Life Insured first consulted about the claimed condition:

Name
Address
Phone number
Date of first consultation Date of last consultation

f. Is the doctor named in (e) above the usual doctor the Life Insured attends? Yes No  Please provide details of your usual doctor:

Doctor's name

Address

Phone number

g. Disclosure of information – doctor's authority

Releasing information about your health

Your health information includes details about all your interactions with health providers, and may include details such as your symptoms, treatment, consultations, personal medical history and lifestyle. Health providers cannot release this information about you without your consent.

We, **Hannover Life Re of Australasia Ltd**, collect and use your health information to assess your application for cover, to assess and manage your claim, or to confirm the information you gave us when you applied for cover or made a claim. This is why we need your consent.

Each time you apply for cover or make a claim, we will ask you for a fresh consent. We will respect your privacy by only asking for the information we reasonably need, and we will tell you each time we use your consent.

Even if we collect information from health providers (such as your General Practitioner), before the insurance starts you must still tell us every matter (including about your health) that is relevant to our decision about whether to offer you insurance, and if so, on what terms. This is your Duty of Disclosure under the Insurance Contracts Act 1984 (Cth).

Please read each Authority carefully and the explanatory notes below.

Doctor's Authority 1 – Release of information, excluding consultation notes

Explanatory notes: Through this Authority, with the exception of a copy of the consultation notes held by your General Practitioner/Practice, you are consenting to any health provider releasing any health information about you in the form we ask for. This may involve, for example:

- preparing a general report and/or a report about a specific condition;
- accessing and releasing your records in SafeScript;
- releasing your hospital patient notes;
- releasing the results of any investigations they have done; and/or
- releasing correspondence with other health providers.

Doctor's Authority 2 – Release of full record

Explanatory notes: Through this Authority, you are consenting to any General Practitioner/Practice you have attended releasing a copy of your full record, including consultation notes, but only if we have asked them to provide a general report and/or a report about a specific condition under Authority 1, and either:

- they will be unable to, or did not, provide the report within 4 weeks; or
- the report provided is incomplete, or contains inconsistencies or inaccuracies.

Your General Practitioner maintains consultation notes to support quality care, your wellbeing and to meet legal and professional requirements. General Practitioners/Practices should only release a copy of your full record, including consultation notes, for life insurance purposes in the rare circumstances set out above.

If you choose to withhold your consent to this authority, we may not be able to process your application for cover or a claim.

Doctor's Authority 1 – Release of information, excluding consultation notes

Release any of my health information except the consultation notes held by my General Practitioner/Practice


With the exception of consultation notes held by any General Practitioner/Practice I have attended, I authorise any health provider, practitioner, practice, psychologist, dentist, allied health services provider or any hospital to access and release, in writing or verbally, any details of my health information to Hannover Life Re of Australasia Ltd, or to third parties they engage.

I agree to all the following:

- My health information can be released in the form Hannover Life Re of Australasia Ltd asks for, such as a general report, a report about a specific condition, my records in SafeScript, any hospital notes, or correspondence between health providers.
- Hannover Life Re of Australasia Ltd can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while Hannover Life Re of Australasia Ltd is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.

If you choose to withhold your consent to this authority, we may not be able to process your application for cover or a claim.

Life Insured's name

SIGN HERE 	<input type="text" value="X"/>	<input type="text" value="DD/MM/YYYY"/>
	Life Insured's signature	Date

Doctor's Authority 2 – Release of full record

Release a copy of the full record, including consultation notes, held by my General Practitioner/Practice in specified circumstances

I authorise any General Practitioner/Practice I have attended to release a copy of my full record, including consultation notes, to Hannover Life Re of Australasia Ltd, or to third parties they engage, only if Hannover Life Re of Australasia Ltd. has asked them for a report on my health and either:


- The General Practitioner/Practice will be unable to, or did not, provide the report within four weeks; or
- the report is incomplete, or contains inconsistencies or inaccuracies.

I agree to all the following:

- Hannover Life Re of Australasia Ltd can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while Hannover Life Re of Australasia Ltd is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.

If you choose to withhold your consent to this authority, we may not be able to process your application for cover or a claim.

Life Insured's name

SIGN HERE 	<input type="text" value="X"/>	<input type="text" value="DD/MM/YYYY"/>
	Life Insured's signature	Date

Section D – Checklist

Certified copies of the relevant documentation related to this claim are attached as follows:

What is a certified copy?

This is a signed photocopy of an original document. The person signing it must see the original and the photocopy. It can be signed by a Justice of the Peace, accountant, solicitor, doctor, bank manager or police officer. It means you keep the original.

- The original Policy Document and Policy Schedule
If these documents have been misplaced, please complete the Statutory Declaration

 **Go to Section H – Statutory Declaration on Page 7.**

- A certified copy of proof of the Life Insured's identity (e.g. Birth Certificate or Driver's Licence)

- A completed and signed Medicare Authority form authorising the release of Medical and Pharmaceutical Benefits Scheme claim information

Section E – Policy Discharge

(Please note this section of the form will only be used if HLRA accepts liability for the claim)

I / We hereby request payment of the benefit payable for the Insurance Policy (details on page 3 of this document), in full satisfaction for all claims whatsoever under the Policy for the Life Insured

Life Insured's name

and do hereby discharge HLRA from all liability thereunder other than for payment of the benefit.

Section F – Declaration & Consent

I have read and carefully considered the questions in this document and that all the responses are true and correct in relation to me.

I ACKNOWLEDGE that this Declaration is part of a claim for an Accidental Serious Injury benefit and that the making of a false statement may invalidate my claim, and that if I fail to provide all or part of the information **Hannover Life Re of Australasia Ltd. ("HLRA")** requires to assess this claim, it will not be assessed and processed, and that I am the Insured Person of the Policy shown on this document.

I UNDERSTAND that in order to assess and process my application, HLRA may need information about me, including (but not limited to) medical, financial, legal and employment.

I CONSENT to HLRA obtaining information about me from any Medical Practitioner or health professional that I have consulted at any time and anyone that HLRA wishes to appoint to examine me, legal practitioners, legal tribunals and courts, investigation organisations, accountants or other consultants, HLRA's parent company, other insurance or reinsurance companies, the trustees of my superannuation fund, any organisation appointed by the trustees of my superannuation fund to receive or give information, my past and present employers, and interpreters.

For the purpose of this claim for a benefit and any future claim for a benefit, I also CONSENT to HLRA disclosing information about me to any of the organisations mentioned above, insofar as such disclosures are necessary for HLRA to perform its functions.

SIGN HERE

X

Life Insured's signature

DD / MM / YYYY

Date

Section G – Direct Credit Authority

Completing the details below will assist us in getting your claim payment to you as quickly as possible.

- Once your claim has been assessed, the Benefit Amount payable will be credited to the account below.

BSB number (branch number) - Account number

Account name

Name of bank /
financial institution

Branch name /
location of financial institution

NB. If your account is held with a Credit Union, it may take longer for the Benefit Amount payable to be cleared. We suggest you contact your nominated Credit Union.

SIGN HERE

X

Life Insured's signature

DD / MM / YYYY

Date

- If you do not have an Australian bank account, we will make any claim payment by cheque.

Section H – Statutory Declaration

I, (insert name, address and occupation)

do solemnly and sincerely declare that I am the legal owner / beneficial owner of Policy Number

("Policy") on the life / lives of

issued by Hannover Life Re of Australasia Ltd ("HLRA").

I have satisfied myself by exhaustive enquiry that for the above Policy, none of the members of my family or my solicitor has any knowledge of the Policy documents' whereabouts nor have they been disposed of by me or to the best of my knowledge by any other person, nor are the Policy documents held by my bank or any other person for safekeeping or lodgement.

The Policy documents have been lost in the following circumstances:

I have not assigned, mortgaged or otherwise dealt with the above Policy in any way and there is no lien on it.

I undertake to return the previous Policy documents to HLRA should they be found.

I make this solemn declaration by virtue of the Statutory Declarations Act 1959 as amended and subject to the penalties provided by the Act for the making of false statements in statutory declarations, conscientiously believing that the statements contained in this declaration are true in every particular.

SIGN HERE



X

Policyowner/Life Insured's signature

DD / MM / YYYY

Date

Declared at

DD / MM / YYYY

Date

SIGN HERE



X

Before me (authorised signatory's signature)

DD / MM / YYYY

Date

Full name

Occupation / Title

NOTE 1 – A person who wilfully makes a false statement in a statutory declaration under the Statutory Declarations Act 1959 as amended is guilty of an offence against the Act, the punishment for which is a fine not exceeding \$200 or imprisonment for a term not exceeding six months or both if the offence is prosecuted summarily, or imprisonment for a term not exceeding four years if the offence is prosecuted upon indictment.

NOTE 2 – A statutory declaration under the Statutory Declarations Act 1959 as amended may be made only before a Chief Police, Resident or Special Magistrate; Stipendiary Magistrate or any Magistrate in respect of whose office an annual salary is payable; a Justice of the Peace; a person authorised under any law in force in Australia or its Territories to take affidavits; a person appointed under the Statutory Declarations Act 1959 as amended or under a State Act to be a Commissioner for Declarations; a person appointed as a Commissioner for Declarations under the Statutory Declarations Act 1959, or under that Act as amended, and holding office immediately before the commencement of the Statutory Declarations Act 1959; a Notary Public; a person before whom a statutory declaration may be made under the law of the State in which a declaration is made; or a person appointed to hold, or act in, the office in a country or place outside Australia of Australian Consul-General, Consul, Vice-Consul, Trade Commissioner, Consular Agent, Ambassador, High Commissioner, Minister, Head of Mission, Commissioner, Charge D'Affaires, or Counsel, or Secretary or Attache at an Embassy, High Commissioner's office, Legation or other post.

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PART B: Accidental Serious Injury – Confidential Medical Report

This section is to be fully completed by the registered Medical Practitioner treating the Life Insured.

- Please note that the information required to be completed in this document is in relation to the Life Insured.
- Please note that it is the Life Insured's responsibility for the payment of all fees associated in the completion of this document.
- To ensure that the claim may be assessed fully, and to avoid any delays to this process, please ensure that all the items in this section are fully addressed and answered. Responses such as "refer to doctor", "see above", etc., are not acceptable. Failure to address and answer all items in this document may result in the refusal or delay of benefit payments.
- If for any reason there is not enough room on this document to provide the details being requested, please attach a separate piece of paper and provide the details on this, and also make reference to which item on this document you are addressing. Please ensure that you sign and date the piece of paper.

1. Life Insured's details

First name Surname

Date of birth

Residential address

2. Medical details

- a. Are you the Life Insured's usual medical attendant? Yes No
- b. What is the exact diagnosis of the condition? (Please attach copies of all pathology, test results, etc that confirm the diagnosis).

- c. What is the date of diagnosis?
- d. Date of the first consultation in connection with the current condition:
- e. Provide the dates and results of any X-rays, ECG, blood pressure or other tests performed.

Date	Test	Results
<input type="text" value="DD / MM / YYYY"/>		
<input type="text" value="DD / MM / YYYY"/>		
<input type="text" value="DD / MM / YYYY"/>		
<input type="text" value="DD / MM / YYYY"/>		

f. What treatment is currently being given, including surgery and medication, if any:

g. Please provide the names and addresses of any consulting specialist(s) or medical services the Life Insured has been referred to:

Name	Address	Speciality or medical service

h. If the Life Insured has been hospitalised, provide the following dates:

Admission date	Discharge date	Name of hospital
DD / MM / YYYY	DD / MM / YYYY	
DD / MM / YYYY	DD / MM / YYYY	
DD / MM / YYYY	DD / MM / YYYY	
DD / MM / YYYY	DD / MM / YYYY	

i. Have you ever treated the Life Insured before for any condition? No Yes  Please supply details.

Date consulted	Nature of the condition
DD / MM / YYYY	
DD / MM / YYYY	
DD / MM / YYYY	
DD / MM / YYYY	

j. Please provide details if the Life Insured has a previous history of the current condition, or any impairment likely to be connected with the current condition.

3. Medical Practitioner's declaration and agreement

I hereby certify that I have personally attended to the above named Life Insured and that all the information supplied by me in this Report is true. I agree that Hannover Life Re of Australasia Ltd ("HLRA") may provide copies of this Report to any medical specialist from whom HLRA seeks an independent report or to any other person deemed necessary to assist in the assessment of this claim, or to any other person or organisation to whom HLRA is obligated under the Privacy Act 1988 to give access to this Report.

Name

Qualifications

Address

Telephone Facsimile

Email

SIGN HERE 

Medical Practitioner's signature Date