

# Life Insurance

## Ongoing claim form for Income Protection Cover



### Office use only

Avant plan number(s): \_\_\_\_\_

Income Protection Cover (IP)

This form covers the claim period (inclusive)	From (DD/MM/YYYY)		To (DD/MM/YYYY)	
---	-------------------	--	-----------------	--

### Who is to complete this form?

This form is to be completed by the Life Insured.

### How to complete this form?

Please print this form, fill in the responses and email a copy of the completed form back to us at [avantlifeclaims@avant.org.au](mailto:avantlifeclaims@avant.org.au). Please answer all questions unless indicated otherwise.

Should you require additional space to answer any of the questions or provide additional information in relation to your claim, we have provided additional space on page 5 of this form. Please make reference to which question you are responding to (if applicable).

### Questions?

Avant is here to support you in any way we can, please contact us on 1800 128 268 or email us at [avantlifeclaims@avant.org.au](mailto:avantlifeclaims@avant.org.au). Should you wish to discuss your claim or need help completing this claim form, please contact NobleOak's claims team directly on 1300 756 817.

1. Your personal details			
Full name			
Date of birth		Mobile	
Telephone		Business	
Email address			
Residential address			
Postal address			
<input type="checkbox"/> Same as residential address			

## 2. Your medical details

Please provide details of all medical providers you have seen during this claim period (please attach a separate sheet if required).

*Medical provider*

Full name

Specialty

Contact number

Address

State

Postcode

Dates of medical treatment

From (DD/MM/YYYY)

To (DD/MM/YYYY)

*Medical provider*

Full name

Specialty

Contact number

Address

State

Postcode

Dates of medical treatment

From (DD/MM/YYYY)

To (DD/MM/YYYY)

*Medical provider*

Full name

Specialty

Contact number

Address

State

Postcode

Dates of medical treatment

From (DD/MM/YYYY)

To (DD/MM/YYYY)

When is your next scheduled consultation? (DD/MM/YYYY)

Please provide the name of this medical provider and the purpose of this consultation.

Please list all your current symptoms and the severity.

Please describe why the current symptoms prevent you from performing your usual occupation or completing further study or training.

## 2. Your medical details (cont'd)

Work duties	Reason you are <i>unable</i> to perform these duties

Please list all your current medication(s) including dosages.


## 3. Your work activities

a) Have you worked in any capacity, either paid or unpaid since you completed your last Income Protection claim form?

Yes - Please complete parts (b), (c), (d) and (e)

No - Please continue to Section 4 on Page 4.

b) For what period did you work?

From (DD/MM/YYYY)

To (DD/MM/YYYY)

c) Name of employer (if not yourself):

d) Please provide details of any work you have carried out (paid or unpaid) during this claim period. (Fill in the details in the table below for each day you worked).

Date	Hours worked	Duties performed

### 3. Your work activities (cont'd)

e) This question requires information about your monthly income. Would you prefer us to liaise directly with your accountant for this information (please be aware that they may charge you a fee for this service)?  Yes  No

If **YES**, please provide your accountant's details.

Full name			
Business name		Contact number	
Address			
State		Postcode	
Please detail your <b>TOTAL GROSS MONTHLY INCOME</b> for this claim period (i.e. before tax)? If you're an employee, your monthly income includes salaries received, superannuation, overtime and bonuses. If you're self-employed, your monthly income is all income derived from your personal exertion, less your share of eligible business expenses incurred in generating that income.			\$

### 4. Your daily activities

Please provide details of your daily activities during this period of illness or injury.


### 5. Any other benefits

a) During this claim period have you received any other claim benefit payments?  Yes  No

If **YES**, please tick and also complete part (b) below:

<input type="checkbox"/> Workers' compensation	<input type="checkbox"/> Common law
<input type="checkbox"/> Centrelink (Please ask Centrelink to provide you with an income statement/ breakdown of payment)	<input type="checkbox"/> Another insurer (e.g. for another income protection policy including policies held within super)
<input type="checkbox"/> TAC	<input type="checkbox"/> Any other source. If so, please provide details:

b) If you have received any benefits, please provide full details of each benefit including:

i) Type of claim:		Claim/Ref no:	
Insurer (if applicable):		Gross amount of claim	
Contact person:		Contact number:	
ii) Type of claim:		Claim/Ref no:	
Insurer (if applicable):		Gross amount of claim	
Contact person:		Contact number:	

## 6. Your rehabilitation and work confirmation

Have you been involved in any rehabilitation for your illness or injury (e.g. graduated return to work program, studying, re-training, up-skilling)  Yes  No

If **YES**, please provide the name, address and telephone details of the rehabilitation provider and the name of your case manager.

If **NO**, do you believe occupational rehabilitation could assist you? Please provide your detailed reasons.

b) If you have not already done so, when you do expect to resume your usual duties?  Unknown at this stage

Full-time (DD/MM/YYYY)

Part-time (DD/MM/YYYY)

## 7. Additional information

Please provide any additional information or comments you feel are relevant to this claim.

## 8. Checklist

I have fully completed this form as requested.

I have provided my treating doctor with an Ongoing claim medical attendant's report form to complete in support of my continuing claim.

I have provided all the other required information as requested.

## Declaration and authorities

In signing below, I am making the following Declaration and am providing the Authorities to obtain information.

### Declaration

- I declare that the information in this claim form is true, correct and complete.
- I have not made any false or misleading statements and I have included all information relevant to the assessment of the claim.
- I understand and agree that if I make any false or fraudulent statements in this claim, NobleOak may be entitled to reject this claim and/or cancel my cover and/or to avoid the cover or the Plan altogether.
- I declare that I have read and understood the Privacy Statement which follows the Declaration and the Authorities below and I consent to the collection, use and disclosure of my personal and sensitive information in the manner described in the Privacy Statement.
- I consent to NobleOak and its representatives to use my personal and sensitive information (whether received by NobleOak from me or a third party) to investigate, assess and manage my claim and to disclose that information to medical, or health professionals and institutions and:
  - a) reinsurers and other insurers (including Workers' Compensation insurers);
  - b) investigators;
  - c) the ambulance;
  - d) NobleOak's service providers;
  - e) Statutory bodies including law enforcement agencies;
  - f) insurance or credit reference agencies;
  - g) financial institutions; and
  - h) such other third parties as is necessary for that purpose.

### Authorities – release of health information

#### Notes on 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, Avant Life Insurance (a registered business name of Doctors Financial Services Pty Ltd ABN 56 610 510 328) as administrator of the life risk product issued by the Insurer, NobleOak Life Limited (and within this health authority consent, references to Avant Life Insurance and "we" or "us" shall mean Avant Life Insurance and/or the Insurer, together with administrators acting on their behalf), 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 as prescribed by NobleOak Life Limited's Rules for the Avant Benefit Fund and to the extent relevant under the *Insurance Contracts Act 1984* (Cth).

Please read each Authority carefully and the explanatory notes below.

**Authority 1 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.

**Authority 2 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 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.

**Authority 1 – to 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 Avant Life Insurance, or to third parties they engage.

I agree to all the following:

- My health information can be released in the form to Avant Life Insurance 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.
- Avant Life Insurance 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 Avant Life Insurance 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.

Name of <i>Life Insured</i>			
Signature of <i>Life Insured</i>		Date (DD/MM/YYYY)	

**Authority 2 – to 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 Avant Life Insurance, or to third parties they engage, only if Avant Life Insurance 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:

- Avant Life Insurance can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is only valid while Avant Life Insurance 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.

Name of <i>Life Insured</i>			
Signature of <i>Life Insured</i>		Date (DD/MM/YYYY)	

## Privacy statement

Within this section, 'we' and 'us' refer to NobleOak, Avant and Avant Life Insurance.

We collect, use and retain personal information in accordance with the Australian Privacy Principles and the *Privacy Act 1988 (Cth)* (Privacy Act). Our detailed privacy policies are available on our respective websites at:

- [avant.org.au/privacy-policy](http://avant.org.au/privacy-policy)
- [nobleoak.com.au/terms-of-use-privacy-policy](http://nobleoak.com.au/terms-of-use-privacy-policy)
- or by calling us on 1800 128 268.

We collect your personal information (which may include sensitive information such as health information) when you are applying for or changing an insurance plan with us, or when we are processing a claim, in order to help us properly administer your insurance application, plan or claim.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may also disclose your personal information to third parties, including service providers engaged by us to carry out certain business activities on our behalf, other companies within our group of companies, other insurers, our reinsurers, medical and health practitioners, government agencies and regulators (where we are required to by law), law enforcement bodies and agents and/or representatives of persons covered under our plans. Some of these third parties may be located outside Australia. Lists of countries in which recipients of your information are likely to be located are available in the privacy policies on our respective websites.

In all instances where personal information may be disclosed to third parties who may be located overseas, in addition to any local data privacy laws to which those entities are subject, we have measures in place to ensure that those parties hold and use such information in accordance with the consent provided by you and in accordance with our obligations under the Privacy Act. In dealing with us, you agree to us using and disclosing your personal information as set out in this section and in our respective privacy policies. This consent remains valid unless you alter or revoke it by giving written notice to our respective privacy officers. However, should you choose to withdraw your consent, it is important for you to understand that this may mean we may not be able to provide you with this insurance or respond to any claim.

Please return this form to **Avant Insurance Limited PO BOX 746 Queen Victoria Building NSW 1230**, or email [avantlifeclaims@avant.org.au](mailto:avantlifeclaims@avant.org.au) or contact us on **1800 128 268**.