

Declaration

The Proposer in this application declares and warrants for himself/herself as follows:

- 1 He/she confirms that he/she understands and agrees to the Product Summary.
- 2 He/she has not withheld any relevant information relating to this application. He/she accepts full responsibility for it.
- 3 He/she understands that all pre-existing medical conditions or existing physical problems are not covered.
- 4 He/she has not been declined or accepted on special terms under a similar personal accident insurance in the last two years.
- 5 He/she is aware that the policy can be cancelled within 14 days from receipt of policy documents and the policyholder will receive a full premium refund.
- 6 He/she agree that this application and other written statements, information or declaration he/she has made or made on his/her behalf, will form the basis of the contract of insurance between him/her and Income.
- 7 He/she acknowledge that Income will not be legally responsible for any claims until Income has accepted this application and Income has received the premium in full.
- 8 He/she is aware that he/she can get advice from a qualified adviser before he/she signs this application. If he/she chooses not to, he/she takes full responsibility for making sure that this product is appropriate for his/her financial needs and insurance aims.
- 9 He/she confirms that he/she understands and agrees to the 'Personal data use statement'.
- 10 He/she agree that if he/she or any #Relevant Person is found to be a *Prohibited Person:
 - Income is entitled not to accept this application; and
 - if any policy is issued, Income is entitled to end this policy, not pay any benefit or not allow any transaction, such as surrender and assignment, to be carried out under this policy. Income will not refund any unutilised premium when this policy is ended.

Income decision in every respect of the above will be final.

He/she will inform Income immediately if there is any change in his/her or any Relevant Person's identity, status or identity documents.

He/she must give all the facts truthfully when he/she makes this application. He/she must also tell Income immediately if there is any change in the state of health of the life to be insured or if the life to be insured is planning to have any medical consultation, investigation or treatment before the start date of this cover. If he/she fails to reveal any material information in this application, he/she may not receive any benefits under his/her policy. If he/she is in doubt as to whether a fact is material, he/she should reveal it anyway. This includes any fact which he/she may have given to the adviser but is not written in this application. Please check to make sure he/she is fully satisfied with the information in this application.

It is usually not a good idea to replace an existing accident and health-insurance policy with a new one. If he/she ends the policy early, he/she may have to pay a higher premium or have new and extra conditions attached to his/her new policy. He/she will not get a full refund of premiums paid under his/her policy.

#Relevant Person includes insured, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of this application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

**Prohibited Person means a person or entity who is, or who is ^Related to a person or entity:*

- *subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict you from providing insurance or carrying out any transaction under this policy, or*
- *who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.*

^Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Information is correct as of 01 September 2021.