

ABOUT YOUR eAPPLICATION

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HEALTHIER, LONGER,
BETTER LIVES

Thank you for choosing AIA Australia. This guide provides frequently asked questions about the eApplication process.

What is an eApplication?

Your financial adviser has applied for insurance cover on your behalf. To allow us to process the application, we still require details about your health and lifestyle. AIA Australia's secure eApplication is a simple way to do this online in your own time.

What happens if I don't complete the eApplication link?

We won't be able to process the insurance application if you don't complete the eApplication. You will have 30 days to complete the eApplication link from the date your adviser submits your application. If you don't complete and submit within 30 days, we will return your eApplication to your adviser and you will require a new link to complete your application.

How is the information I input used?

The information we collect about you will be used to make an accurate risk assessment and will form the basis of your policy's terms and conditions.

Your personal information will be handled in accordance with AIA Australia's Privacy Policy which can be obtained at www.aia.com.au.

Is my eApplication confidential?

AIA Australia is committed to handling your personal information sensitively, confidentially and in accordance with our Privacy Policy. As you will be providing personal information (including sensitive information) in your

eApplication, we encourage you to find a private place to complete the application.

Will my financial adviser see my responses?

Only if you choose to share the responses with them. Before you submit your eApplication to AIA Australia, you will have the option to allow your adviser to see your responses or not.

How long does the eApplication take?

On average, the eApplication will take 30 minutes to complete, however if your adviser has selected that you only fill in the Lifestyle Only questions, this will take about

5 minutes. The duration generally depends on your individual circumstances and in some cases may take longer.

What information do I need?

To avoid delays with obtaining cover, we recommend that you have your personal details on hand during the eApplication process. Information that may be required is listed below:

- Personal history – you will be asked whether you currently, or have ever, smoked cigarettes or used illicit drugs; your alcohol consumption; your height and weight; your hobbies and if you have any upcoming travel or residency plans.
- Family history – details of any medical conditions of your immediate family (i.e. mother, father and siblings) including heart disease, cancers, diabetes, mental disorders, etc.
- Medical history – details of any medical examinations, consultations, procedures or medications including stimulants or sedatives taken within the past five years.

- If you are unsure about any of your medical details, please contact your doctor for this information before you plan to complete the eApplication.
- Doctor details – including name, address, phone number and email address, together with the date of your last visit and how long you have been attending the surgery or practice.
- Lifestyle – this section explores your likelihood of being exposed to the HIV virus.
- Occupation – your job history including duties, average hours worked and location of your occupation.

What happens after I complete the eApplication?

Once you have submitted your eApplication, AIA Australia is likely to have all the information required to make an assessment of your application. Your financial adviser will

contact you to let you know whether your insurance has been issued or if further information is required.

While your application for insurance cover is being processed, you may be eligible for complimentary interim accidental death, crisis or income protection cover. The extent of this cover is dependent on the benefits you have applied for and the terms of interim cover. Please refer to the Product Disclosure Statement (PDS) for further details.

AIA Australia will aim to provide you with a summary of the application within five business days. Please check this summary carefully to ensure that the information recorded is correct. If any information is incorrect or incomplete, please contact your financial adviser immediately.

What if I require more information?

If you have any questions about your eApplication please speak to your financial adviser.