

5. DECLARATION BY THE PARENT OR LEGAL GUARDIAN COMPLETING THIS FORM

1. I, N I C O L A W I N T E R S, being the parent/legal guardian of the child, certify that the answers and statements are true, accurate and complete to the best of my knowledge and belief. I understand that a false declaration could invalidate the cover.
2. I authorise any doctor, hospital, insurance company or any person or institution consulted by or on behalf of my child to divulge to Fidelity Life, any court, tribunal or authority having jurisdiction in the matter, any medical or other information acquired about my child.
3. I authorise Fidelity Life and any persons appointed by Fidelity Life to use the information provided to evaluate the terms of the contract and for evaluating claims. The information can also be used for statistical purposes provided my child or I are not identified. I understand that I have the right of access to, and correction of, information held subject to the provisions of the Privacy Act 1993 and any succeeding legislation.
4. I have not withheld any relevant information which may influence the assessment of this application and will notify Fidelity Life immediately of any changes in the information provided before the policy is issued.
5. I understand that Fidelity Life does not give and is not liable for any legal, taxation or accounting advice. I/we understand that the contract of insurance with Fidelity Life will not commence until this application has been accepted by Fidelity Life, acceptance terms have been agreed to by the policy owner and received by Fidelity Life and until payment of the premium is received, or receipt of a valid direct debit to operate within 30 days. I understand that in compliance with the Insurance Act 1908, life insurance cover only starts from the age of 10 years.

Signature of parent or legal guardian

N. Winters

Date

20 06 22
Day Month Year

DECLARATION

Your Duty of Disclosure for the Child to be Insured and Policy Owner(s)

Before you enter a contract of insurance you have a duty to disclose to Fidelity Life every matter that is relevant to Fidelity Life's decision whether to accept the risk of insurance and if so on what terms. You have the same duty to disclose those matters to Fidelity Life that occur after signing this application and before your contract of insurance commences. You also have the same duty to disclose those matters to Fidelity Life before you apply to increase or re-instate your insurance. If you fail to comply with your duty of disclosure, **Fidelity Life may cancel your policy from inception, or at its discretion, alter the amounts and terms of the insurance or decline to consider any claim/s.** If Fidelity Life cancels your policy from inception, all premiums paid may be forfeited.

Privacy Act 1993 and The Health Information Privacy Code 1994

- ▶ This application collects personal information about you, **the Child to be Insured and Policy Owner(s)**. You have the right of access to, and correction of, this information.
- ▶ The personal information and any additional information obtained, (including medical and financial information) will be used by Fidelity Life, its subsidiaries, its officers, its advisers, reinsurers and other companies for processing on Fidelity Life's behalf, to calculate and administer the insurance you apply for and for the purposes and promotion of insurance and investment services to you. The information may also be used for statistical purposes provided you are not identified.
- ▶ Your personal information is securely held by Fidelity Life Assurance Company Limited at 81 Carlton Gore Road, Newmarket, Auckland, or at a secure location to be determined by us and through cloud-based services who store information on our behalf in New Zealand or Australia.
- ▶ The information may be disclosed outside of Fidelity Life group of companies where the disclosure is necessary for one or more purposes for which the personal information was collected, to the adviser named on this application (or allocated to your business), where required by law, to the policy owner or with your consent.
- ▶ If blood tests are required in connection to this application, results will be provided to your general practitioner named in this application.

Declaration and Authority by the Policy Owner(s)

- ▶ I/we have read the notice explaining my/our duty of disclosure and have had an opportunity to discuss it with my/our adviser. I/We understand the contents in the Duty of Disclosure and wish to proceed with my/our application with that understanding. I/we have completed the sections in this application required to be completed. If I/we have not done this, I/we declare that I/we have read the completed application and the information given (including any personal statement) is true, accurate and complete. I/we have not withheld or misstated any material fact.
- ▶ No statement affecting this insurance has been made to any representative of Fidelity Life that is not recorded in this application.
- ▶ I/we acknowledge that the information I/we have provided and the information provided by anyone else on my/our behalf in this application will form the basis of the contract of insurance between me/us and Fidelity Life.
- ▶ I/we understand if additional information is required to process my/our application for insurance, I/we may be telephoned by an underwriter. The information that I/we provide to the underwriter will form part of my/our application for insurance.
- ▶ I/we will immediately notify Fidelity Life of any circumstances affecting the risk that may occur after signing this application and before the contract of insurance commences.
- ▶ I/we understand that the contract of insurance with Fidelity Life will not commence until this application has been accepted by Fidelity Life, acceptance terms have been agreed to by the policy owner(s) and received by Fidelity Life and until payment of the premium is received, or receipt of a valid direct debit to operate within 30 days.
- ▶ If I/we have provided my/our email address in this application, or if I/we provide it at some stage in the future, I/we consent to receive emails from Fidelity Life in respect of Fidelity Life and any further services.

- ▶ I/we have read and understand the sections in this application headed Privacy Act 1993 and The Health Information Privacy Code 1994, and Statement of Consent. I/we authorise Fidelity Life to disclose any personal information that it holds about me, to any person where the disclosure is necessary for one or more purposes for which the personal information was collected.

Statement of Consent

- ▶ I/we authorise Fidelity Life to obtain any information about the Child to be Insured from any person and/or entity including, but not limited to, any and all health treatment providers (i.e. medical practitioner, specialist, hospital, clinic, counsellor, psychologist, therapist, dentist, alternative health practitioner), insurers, Accident Compensation Corporation, or any similar organisation including public authorities.
- ▶ I/we authorise any person and/or entity, including any of those listed above, to give any information about the Child to be Insured to Fidelity Life, or to other companies for collection on Fidelity Life's behalf.
- ▶ I/we agree that a photocopy of this statement of consent shall be as valid as an original and is sufficient evidence of my consent and authority to the disclosure of this information.

Acceptance of Fidelity Life's Policy Terms

- ▶ I/we understand that Fidelity Life decides whether to accept my/our application and, if so, on what terms. Subject to the 14-day Free Look period described below, I/we agree in advance to always accept Fidelity Life's terms including but not limited to the premium, any exclusions and any other variations to the standard terms. If my/our application is acceptable on terms that differ from those originally requested by me/us, my/our adviser/broker will contact me/us for approval of any changes.

14-day Free Look

I/we understand that my/our contract of insurance can be cancelled during the 14-day Free Look period and all premiums refunded to me/us.

Financial Strength Rating

Fidelity Life has an A- (Excellent) financial strength rating given by A.M. Best					
A- Excellent	Secure		Vulnerable		
	A++, A+	(Superior)	B, B-	(Fair)	E (Under Regulatory Supervision)
	A, A-	(Excellent)	C++, C+	(Marginal)	F (In Liquidation)
	B++, B+	(Good)	C, C-	(Weak)	S (Suspended)
			D (Poor)		

The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business. For the latest ratings, visit www.ambest.com. The rating should not be read as a recommendation. The scale of which this rating forms part of is available from Fidelity Life.

Signature of parent(s)/guardian(s) (Policy Owner)

1. *N. Winters*

Date

20 06 22
Day Month Year

2. *N. Winters*

Date

20 06 22
Day Month Year