

Making changes to your policy

This form is to make changes to an existing Accuro policy that does not require underwriting. If you have questions or need help to complete this form, either talk to your adviser or call us on 0800 ACCURO (0800 222 876).

Existing membership number

1 Purpose: What would you like to do? (please select one):

<input type="radio"/> Transfer to a new policy Please ask us for a payment method form.	<input type="radio"/> I would like the same level of cover as my previous policy <input type="radio"/> I would like to change my level of cover (please specify the change below)															
<input type="radio"/> Increase the excess that applies to your policy If you'd like to decrease your excess, you will need to complete an Accuro Health Insurance application form.	<input type="radio"/> \$250 <input type="radio"/> \$500 <input type="radio"/> \$1,000 <input type="radio"/> \$2,000 <input type="radio"/> \$4,000 <input type="radio"/> \$6,000 <input type="radio"/> \$8,000 <input type="radio"/> \$10,000															
<input type="radio"/> Add an additional plan or plans to your policy	<table border="0"> <tr> <td>SmartCare</td> <td>SmartCare+</td> <td>SmartStay</td> </tr> <tr> <td><input type="radio"/> Natural Health plan</td> <td><input type="radio"/> Natural Health+ plan</td> <td><input type="radio"/> GP plan</td> </tr> <tr> <td><input type="radio"/> GP plan</td> <td><input type="radio"/> GP+ plan</td> <td></td> </tr> <tr> <td><input type="radio"/> Dental and Optical plan</td> <td><input type="radio"/> Dental and Optical+ plan</td> <td></td> </tr> <tr> <td colspan="3"><input type="radio"/> Day to Day</td> </tr> </table>	SmartCare	SmartCare+	SmartStay	<input type="radio"/> Natural Health plan	<input type="radio"/> Natural Health+ plan	<input type="radio"/> GP plan	<input type="radio"/> GP plan	<input type="radio"/> GP+ plan		<input type="radio"/> Dental and Optical plan	<input type="radio"/> Dental and Optical+ plan		<input type="radio"/> Day to Day		
SmartCare	SmartCare+	SmartStay														
<input type="radio"/> Natural Health plan	<input type="radio"/> Natural Health+ plan	<input type="radio"/> GP plan														
<input type="radio"/> GP plan	<input type="radio"/> GP+ plan															
<input type="radio"/> Dental and Optical plan	<input type="radio"/> Dental and Optical+ plan															
<input type="radio"/> Day to Day																
<input type="radio"/> Add a dependant under the age of 6 months to your policy	<input type="radio"/> Yes <input type="radio"/> No															

2 Please complete the details for the main member

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Other (please specify):		
First name(s)			Date of birth DAY / MONTH / YEAR
Surname			Gender <input type="radio"/> Male <input type="radio"/> Female
Postal address	Street		
	Town/city	Postcode	
Telephone	Home ()	Business ()	Mobile
Email*	<input type="radio"/> I would like to receive all correspondence from Accuro Health Insurance via email <input type="radio"/> Home <input type="radio"/> Business		
Adviser	If there is an adviser listed on your policy, do you authorise all information under the policy to be released to your adviser, including all details in relation to any claim or pre-approval submitted for any participant under this policy? <input type="radio"/> Yes <input type="radio"/> No		

3 Additional participants to be insured

Participant 1	First name(s)	Date of birth DD / MM / YY
	Surname	Gender <input type="radio"/> Male <input type="radio"/> Female
	Relationship to main member	Email*
Participant 2	First name(s)	Date of birth DD / MM / YY
	Surname	Gender <input type="radio"/> Male <input type="radio"/> Female
	Relationship to main member	Email*
Participant 3	First name(s)	Date of birth DD / MM / YY
	Surname	Gender <input type="radio"/> Male <input type="radio"/> Female
	Relationship to main member	Email*

* Not required for dependants under the age of 16 (dependant means a member's child (including any stepchild or adopted child) who has been accepted as a participant in the member's plan).

4 Declaration

Declaration and authorisation to obtain and use information

I/We, the person(s) applying for this Accuro Health Insurance Plan, confirm that I/we:

1. Agree that this application and any other information obtained/provided about persons to be included on my/our plan forms the basis of the contract.
2. Declare that the information I/we have given is correct and complete and that no material fact has been omitted. I/We undertake to advise Accuro Health Insurance of any health condition or event that may affect me/us or any of the other people named in this application or any relevant information that may affect the policy between the date I/we sign this application and the date the policy commences with Accuro Health Insurance.
3. Declare that any information supplied in this application, whether written by me/us or not, is true and accurate and that I am/we are authorised, where any person insured is less than 16 years of age, to act on their behalf.
4. Have read and understand this declaration and authorisation and its applicability to the Privacy Act 1993 and Health Information Privacy Code 1994 (see below for further information).
5. Understand the nature of the plan(s) chosen and believe they meet my/our requirements.
6. Understand that, upon issuance of the membership certificate, I/we have fourteen (14) days to cancel my/our plan(s) (14-day free-look period) and that, subject to no claims having been made, I/we will receive a full refund.
7. Understand that, if the application is approved, cover will start from the date stated on the membership certificate issued by Accuro Health Insurance.
8. For the purpose of assessing this application and any future claims, authorise Accuro Health Insurance to request and obtain information and records about me/us and any other people in this application. I/We authorise the following people to give you any such information and records:

» Any doctor, medical specialist, health agency, hospital, the Accident Compensation Corporation or other relevant person, including another insurer or person relating to any other insurance held by me/us.

Privacy Act 1993 and the Health Information Privacy Code 1994

Each person applying for this Accuro Health Insurance plan should please note the following:

1. This proposal collects personal information about you and each other member named in this plan in connection with the insurance that is sought.
2. The intended recipient of that personal information is Accuro Health Insurance.
3. You have the right to access and request corrections subject to the provisions of the Privacy Act 1993. This information will be held at our head office.
4. While Accuro Health Insurance intends to treat this information as confidential, there are some situations where we may need to disclose your personal information to a third party.
5. By signing this declaration, you authorise the disclosure of the personal information of each member named in this plan (including any dependants) to third parties and any other member named in the plan:
 - a) for statistical purposes (where not individually identified)
 - b) for evaluation and assessment of claims under the policy that results from this application
 - c) for providing on-going client service and information
 - d) for any other matter related to the policy.
6. By signing this declaration, you also authorise Accuro Health Insurance or any agency authorised by Accuro Health Insurance to give and obtain your personal information, including your medical records, from other insurers and from medical practitioners. You agree this may include information relating to any other insurance applied for or obtained or claims previously made by you.

Important information

1. This form represents an application by each person named below to become a member of Accuro Health Insurance and relates only to the plans indicated.
2. Anything in this declaration purporting to the singular may, by inference, include the plural.
3. Accuro Health Insurance is the trading name of the Health Service Welfare Society Limited (as registered under the Industrial and Provident Societies Act 1908). By making this application, you are accepting the rules of the Society, including obligations therein, and understand that the rules may subsequently be changed. If you would like a copy of the current rules before making this application, please do not hesitate to ask.
4. Accuro Health Insurance is also a registered financial service provider under the Financial Service Providers (Registration and Dispute Resolution) Act 2008.
5. The Board of Directors of the Society reserves the right, at all times, to vary the terms and conditions and benefits of plans however it deems appropriate.
6. This application forms the basis of any contract that eventuates and must be filled in truthfully and accurately. Applicants are obliged, beyond that which is requested, to volunteer information that would have a material impact on the cover offered. If you have doubts, you should disclose the information to Accuro Health Insurance for determination of significance.
7. Premiums are subject to change on 21 days' notice.

By checking the box next to your name, you acknowledge the information provided in this declaration, including in relation to your privacy, and accept the terms and conditions (including the limitations and exclusions) of the policy, including Accuro Health Insurance's general policy terms and conditions.

Main member's name in full

Click to sign the declaration

Date signed: DD / MM / YY

Participant's name in full (aged 16 years and over)

Click to sign the declaration

Date signed: DD / MM / YY

Participant's name in full (aged 16 years and over)

Click to sign the declaration

Date signed: DD / MM / YY

Participant's name in full (aged 16 years and over)

Click to sign the declaration

Date signed: DD / MM / YY

Financial strength rating

Accuro has achieved a **B+** (Stable) AM Best financial strength rating.

The rating scale is: **A++**, **A+** (Superior), **A**, **A-** (Excellent), **B++**, **B+** (Good), **B**, **B-** (Fair), **C++**, **C+** (Marginal), **C**, **C-** (Weak), **D** (Poor), **E** (Under Regulatory Supervision), **F** (In Liquidation), **S** (Suspended).

For more rating information, see www.ambest.com/ratings/guide.pdf

It is important that Accuro Health Insurance receives your application within 45 days of you signing this form or your application may become invalid.