



Barristers Sickness  
and Accident Fund Pty Ltd.

Proposal Form  
06 March 2018



## PROPOSAL

**PLEASE DO NOT SEND  
PAYMENT WITH THIS PROPOSAL.  
WE WILL NOTIFY YOU OF THE  
AMOUNT REQUIRED ONCE YOUR  
PROPOSAL HAS BEEN ACCEPTED.**

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### ALL QUESTIONS MUST BE ANSWERED

If there is insufficient space, please attach details.

#### 1. Contact Details

1a) Name in full:	
1b) Preferred title for mailing purposes:	
1c) Professional address:	DX
1d) Office telephone number:	
1e) Fax number:	
1f) Mobile telephone number:	
1g) Email:	
1h) Private address:	

## 2. Professional Details

2a) Are you currently a person whose principal occupation is the practise of law as a barrister?	Yes <input type="checkbox"/> No <input type="checkbox"/>
2b) If yes, city where your practice is based?  And date when you were admitted to practice?	_____  □□ / □□ / □□
2c) Are you currently an Ordinary Member Class A or Class B of the NSWBA?	Yes <input type="checkbox"/> No <input type="checkbox"/>
2d) If yes, please provide your membership number:	
2e) If no, what is the status of your application?	
2f) Are you currently in your first year as a reader?	Yes <input type="checkbox"/> No <input type="checkbox"/>
2g) If yes, date you were admitted as a reader:	□□ / □□ / □□

## 3. Personal

3a) Your date of birth:	□□ / □□ / □□
3b) Your height:	
3c) Your weight:	
3d) Your current BMI:	
3e) Are you available to be examined by a doctor of our choosing (within Australia), if so required by us?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3f) Have you smoked (tobacco) in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3g) If yes, please provide details of usual use:	
3h) What is your approximate average alcohol consumption: Past month (number of standard drinks per week): Past 12 months (number of standard drinks per week):	
3i) Have you used any other recreational drugs or non-prescription drugs in the last 5 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3j) If yes, please provide details of drugs used and how often:	

3k) Have you, in the last 5 years received professional advice and/or counseling for drug use or excess alcohol consumption?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3l) If yes, please provide details including: (When and from whom)	
3m) Do you, or do you intend to, participate in hazardous sporting, recreational or other activities?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3n) If yes, please provide details:	
3o) So far as you are aware, do you have a family history of any significant illness including cancer or heart disease?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3p) If yes, please provide details:	
3q) If female, are you pregnant?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3r) If yes, please indicate the due date and any known complications:	

#### 4. Other insurance for Sickness & Accident (or similar)

4a) Do you currently hold any other disability or income protection insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
4b) If "Yes", please provide details including - Name of insurer: Benefit amount: Benefit duration: Waiting period: Special conditions:	
4c) Has any application you have made for life or disability insurance, been declined, accepted on terms or, subsequently cancelled?	Yes <input type="checkbox"/> No <input type="checkbox"/>
4d) If yes, please provide details:	
4e) Have you claimed benefits on any insurance policy arising out of illness or injury?	Yes <input type="checkbox"/> No <input type="checkbox"/>
4f) If yes, please provide details:	

## 5. Health

Have you been diagnosed as having contracted, or sought advice concerning any of the following? IF YES - DETAILS TO BE PROVIDED ON PAGE 5	
5a) Heart condition or risk factors including hypertension or lipid problems?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5b) Prostate or kidney or other urinary condition, or liver disorder?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5c) Gastrointestinal condition including colitis, Crohn's disease or coeliac disease?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5d) Diabetes or glucose intolerance or thyroid problem or metabolic disorder?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5e) Malignancy including skin or hematological cancer?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5f) Respiratory disorders including asthma or sleep apnoea?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5g) Any neurological disorder including epilepsy, recurrent headaches, vertigo or balance disorder, TIA or stroke?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5h) Neck or back pain or spine disorder?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5i) Joint disorder including osteo arthritis, rheumatoid arthritis, or gout?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5j) Autoimmune disorder including Lupus, other autoimmune disorder(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5k) Chronic or recurrent skin condition such as eczema or psoriasis?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5l) Dental conditions including oral and maxillofacial disorders?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5m) Any psychological or psychiatric condition including depression, anxiety, bipolar disorder, stress disorder?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5n) Any blood disorder?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5o) Hepatitis, HIV or AIDS, or chronic infection?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5p) If female, any gynecological disorder including abnormal pap smear or HPV or breast lump?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5q) Any other illness or injury?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**If your answer is YES to any of the questions in section 5 above,  
please provide details for each such illness or injury or circumstance.**

**If additional space is required, please attach a separate sheet and include the following information:**

The name(s) of each such illness or the injury, and/or further information in relation to the circumstance:

When the illness or injury was first suffered or diagnosed:

Information as to treatment including for recurrences:

Your current condition/status in relation to the illness or injury:

Names and addresses of doctors and hospitals consulted, and information as to recurrences and their duration:

<b>Unless disclosed above:</b>	
<p>5r) Have you been prescribed any medications in the last 5 years? <u>Other than:</u>            Medication/treatments for minor illnesses such as upper respiratory tract infections            Medication/treatments for short-term musculo-skeletal injuries or contraceptives</p> <p>If yes, please provide details:</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>5s) Have you in the last 12 months had symptoms or signs for which you have been advised to seek assessment or for which, you intend to do so?</p> <p>If yes, please provide details:</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>5t) Have you in the last 5 years taken time off work for more than 3 consecutive days for any illness or injury?</p> <p>If yes, please provide details:</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>5u) Are there any other circumstances with which Bar Cover should be made acquainted in order to form a proper estimate of risk?</p> <p>If yes, please provide details:</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

**6. Weekly Benefit Required \$100 to \$10,000 per week (in increments of \$100)**

6a) State the amount of your Weekly Benefit required:	
6b) Will the weekly benefit required exceed your average gross weekly income earned from the practice of the profession of barrister in the past 12 months?	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>6c) If "Yes", please explain why you are seeking a higher benefit:            See: "Limitations on Benefits Paid", in the Product Disclosure Statement (PDS), which can be viewed on our website <a href="http://barcover.com.au">barcover.com.au</a></p>	

**PLEASE NOTE THAT DEPENDING ON YOUR RESPONSES,  
 FURTHER INFORMATION MAY BE REQUESTED.**

# Statutory Notices and Declaration

## Terms and Conditions

Our website [www.barcovers.com.au](http://www.barcovers.com.au) contains further information about the Fund, including the Product Disclosure Statement (PDS), setting out the terms and conditions of your cover.

Notification of the above is given for the purpose of section 35 of the Insurance Contracts Act, 1984.

## Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### If you do not tell us something:

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Notification of the above is given for the purpose of section 21 and 22 of the Insurance Contracts Act, 1984.

## Declaration

1. I am the insured and all of the answers to the questions in this application are true to the best of my knowledge and belief.
2. I have read the notices set out above.
3. I agree to be bound by the provisions of the Trust Deed dated 23 March 1962 as amended, and made between the New South Wales Bar Association, Barristers' Sickness and Accident Fund Pty. Limited and such persons that become Contributors to the Fund.

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signed**

### APPROVED (OFFICE USE ONLY)

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Director**