

A photograph of a man and a young boy looking into a washing machine. The man is on the left, smiling, and the boy is on the right, looking into the machine. The washing machine is white with a control panel on top. There are some boxes on the counter above the machine.

Accelerated Protection Policy

## PREPARING FOR TELE-UNDERWRITING

You've applied for a TOWER Accelerated Protection Policy and a little more information is needed for cover to be provided to protect your family and the lifestyle you have worked hard to achieve. There are just a few simple steps to follow that will enable us to better understand your health and lifestyle and complete the processing of your application.

### STEP 1

**Prepare for a phone call at a time nominated by you in your online application form.**

A TOWER tele-underwriter, who is a professional in assessing health and lifestyle risks over the phone will call you. Our tele-underwriter, with your assistance, will be responsible for clarifying some information in order to complete your application – in a telephone conversation, at a time when you can talk freely. They will ask just a few specific questions relevant to your life insurance cover.

You will need the following information handy when you receive the call:

- any current treatment (e.g. the name and dosage of any medication you are currently taking);
- any past or present medical conditions (other than very minor ailments such as the common cold);
- results from any tests or investigations e.g. blood pressure readings, cholesterol results or x-ray results;
- details of any medical history that you provided on your application (e.g. if you told us about back pain, we will need to know if you had any time off work, how long you suffered pain, whether the condition has reoccurred, referrals or x-ray results); and
- what treatment you received either in hospital or privately.

**TIP:** If you are not sure whether something is important, it's best to mention it.

## STEP 2

### **Speak to a tele-underwriter.**

One of TOWER's tele-underwriters may contact you by phone to help assess your insurance application. It'll take less than ten minutes and is the fastest and most efficient way of finding out more about your health or lifestyle. It helps us make a risk assessment based on all the facts and we're careful to treat your personal information with utmost confidentiality.

Our aim is eliminate the need for unnecessary medical tests, however, in a small percentage of cases some tests are required. If we need further medical information, such as a medical report or blood tests from your doctor your financial adviser will let you know.

## STEP 3

### **Check your details and return your confirmation.**

You'll receive a TOWER customer confirmation pack in the mail with all the information you have provided to us over the phone. It requires your immediate attention.

Check the document carefully to ensure that the information captured over the phone is complete and accurate and that you understand and agree with the important legal declaration. You'll need to let us know of any errors or omissions. Please sign and return the customer confirmation pack to us within 45 days. This is vital as it could affect the terms and operation of your policy.

It is important that you let TOWER know if anything about your health or circumstances change, including involvement in any hazardous sport or pastime.

**For more information, please contact your financial adviser or call the Accelerate Customer Service team on 1800 064 159.**



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