ClearView
ClearChoice

3 February 2026

Applying for ClearView ClearChoice Cover

A guide to completing your Personal Statement

Life insurance is an important decision, and we aim to make the application process clear and structured from the start. This guide explains what happens, why each step matters, and how you can prepare so your application progresses smoothly.

The process begins with your adviser, who will guide you through completing a Personal Statement. This is where you provide health, lifestyle and financial information so we can assess your application accurately and provide a decision as quickly as possible.

ClearChoice application process

Applying for cover involves a few key steps:

Step 1

Your adviser gets things started

Your financial adviser will review your circumstances, determine your life insurance needs, and begin the ClearChoice application process.

Step 2

Complete your Personal Statement

Your adviser will help you organise the best way for you to complete your Personal Statement. This is where you provide health, lifestyle and financial information so we can assess your application.

You can choose from three convenient options:

Option 1: Tele-Interview

A scheduled phone call with a trained ClearView consultant. The consultant guides you through each question, explains anything unclear, and ensures your answers are recorded accurately. This option helps keep the process efficient, and most interviews take about 30 minutes. Please see the following page for further details.

Option 2: Complete your Personal Statement with your adviser

Meet with your financial adviser to complete the personal statement together. Once it's done, your adviser will manage the submission for you.

Option 3: Complete your Personal Statement online

ClearView will email you a secure link so you can complete your Personal Statement online when it suits you. Just read the questions carefully, provide your answers, and submit the form when you're done. This option gives you flexibility but take the time to provide complete and correct information.

You can choose the option that works best for you, and we'll be here to help anytime if you need us. Many customers prefer Tele-Interview because it offers personalised guidance and makes the process easier to navigate. You can also complete your Personal Statement with your adviser or online if that suits you better – whichever you choose, we'll make sure you have the help you need.

Step 3

Review and confirm

Once your Personal Statement is prepared, we'll email a copy to you and your adviser. It's important to check every detail carefully to ensure the information is complete and accurately reflects your circumstances. If you see anything missing or that needs updating, let us know straight away, so we can make the necessary changes before your application progresses.

Step 4

Underwriting and decision

After your completed Personal Statement is received, our underwriting team will assess your application. This involves reviewing your health, lifestyle and financial details to determine the terms of your cover. We may request additional information – this might include asking you to complete an additional questionnaire, requesting a report from your doctor, or asking for tests to be undertaken. Once the assessment is complete, we'll issue a decision and let you and your adviser know the outcome.

Your Tele-Interview guide

A Tele-Interview is a health and lifestyle questionnaire conducted over the phone by a trained ClearView consultant.

The information collected forms part of your Personal Statement and your life insurance application. This approach replaces lengthy forms and helps ensure your details are accurate and complete.

How it works

Your adviser will book the Tele-Interview at a time that suits you, or you can request a ClearView consultant to call you directly to arrange a convenient time. Once confirmed, you'll receive an email and SMS reminder. Most interviews take about 30 minutes, although complex cases may take longer.

Preparing for your Tele-Interview

To help your application progress quickly:

- Read the Product Disclosure Statement (**PDS**), our Privacy Policy and your duty to take reasonable care not to make a misrepresentation (**your Duty**). Your Duty is detailed in the PDS.
- Take the call in a quiet, private space.
- Understand that the call will be recorded for quality, training and compliance purposes.
- If further details are needed, we'll arrange a follow-up.

Once all information is collected, we'll prepare your Personal Statement and email you and your financial adviser a copy for your records. We rely on the information provided in your Personal Statement. If there are any errors or inconsistencies, you should contact us.

What you will need

Please have the following information ready:

- **Key medical information**
  - Contact details for your GP and/or the last two doctors you visited in the past 2 years.
  - Details of any current prescription medication.
- **Medical history of your immediate family** (parents, brothers, sisters).
- **Upcoming overseas travel plans**
- **Previous life insurance details**
  - Any cover previously applied for and refused or accepted with exclusions and/or premium loadings.
  - Details of any claims previously made.
- **Visa status**
  - Current visa subclass held in Australia (if applicable).

Your duty to take reasonable care not to make a misrepresentation

When you apply for life insurance, you have a legal duty to take reasonable care not to make a misrepresentation. This means:

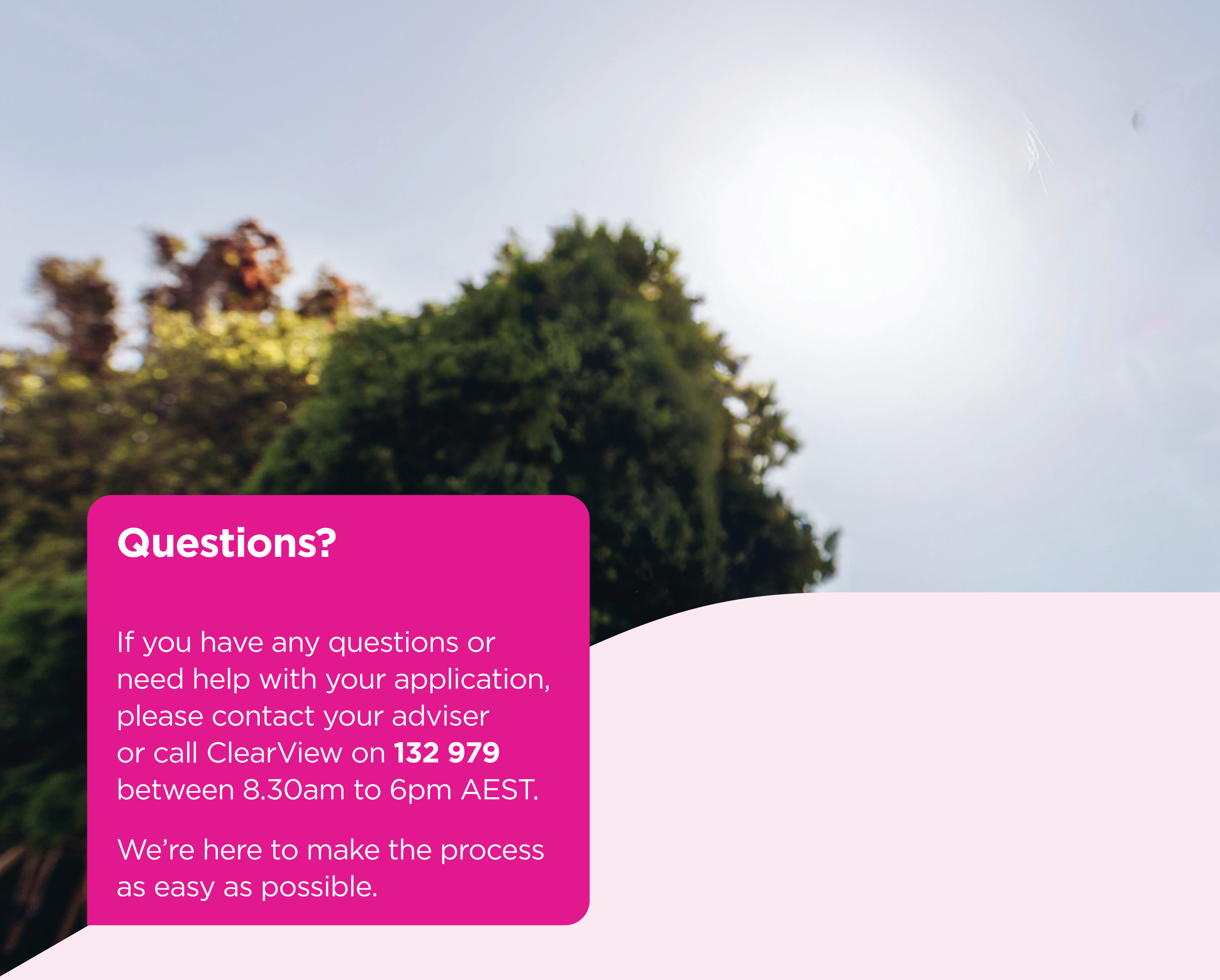
- Answer all questions truthfully, accurately and completely.
- Do not omit relevant details or provide misleading information.
- If you are unsure about a question, ask your adviser or ClearView for clarification before answering.

Your duty applies whenever you apply for cover (including up until the time we accept your application), make changes to your cover, reinstate your cover, or when we ask you to confirm information.

It's important to meet your duty, because failing to do so can affect your policy. For example, your cover could be reduced or varied, a claim might be delayed or declined, and in serious cases, your policy could be avoided. For full details, refer to the **PDS**.

Privacy

ClearView handles your personal information in accordance with the *Privacy Act 1988* (*Cth*) and our Privacy Policy. For more details, refer to the **PDS** or visit **clearview.com.au/privacy**.



Questions?

If you have any questions or need help with your application, please contact your adviser or call ClearView on **132 979** between 8.30am to 6pm AEST.

We're here to make the process as easy as possible.

CVCC_0096 01/26 V3