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Health and lifestyle disclosures is a key part of life insurance applications

Why insurers ask for these details and how they affect your cover

Life insurance can refer to a range of insurance covers – including life cover, trauma cover, total and permanent disability (**TPD**) cover and income protection cover. When applying for any of these covers, insurers consider the health and lifestyle information you provide as part of the assessment.

There are two key factors that influence your cover – the health details you share and the lifestyle information you provide. Understanding why these matter helps you feel confident about your application and ensures your policy is tailored to your circumstances.

Why Health Disclosure matters

Your personal statement is the foundation of your application. Insurers use this information to assess risk and determine the right level of cover for you. If the details are incomplete or inaccurate, it can affect your policy later.

Key points:

- **Provide accurate information:**
Provide accurate information to the questions asked of you about your medical history, including your current conditions, medications, and family health patterns. This helps insurers price your policy fairly and reduces the chance of complications down the track.
- **What happens if details are missed or are inaccurate:**
Missing, inaccurate or dishonest information can result in impacts to the terms of your cover, including delays when making a claim, variations to the terms of your policy (including premiums), or avoidance of your policy. Providing accurate details upfront ensures the process runs smoothly and your cover works as intended.¹

Lifestyle choices and premiums

Insurers also consider lifestyle factors when assessing risk. These details are part of your personal statement and help determine your premiums.

Common factors include:

- **Smoking:** Premiums for smokers are usually higher because of long-term health risks.
- **Alcohol consumption:** Excessive drinking signals higher risk, which can increase costs.
- **High-risk hobbies or jobs:** Activities like aviation or motorsport, and hazardous occupations, may affect pricing. If these apply to you, your adviser can help you explore options.

Practical tips for a smooth application

- **Gather your information:** Have details of your medical history, medications, and lifestyle factors ready.
- **Ask if you're unsure:** If you're not certain what needs to be disclosed, speak with your adviser or the insurer.
- **Keep it accurate:** Honest, complete answers help the underwriting process run smoothly and protect you later.²

Things to consider



Minor health details matter: Even small details can affect your cover. Full disclosure ensures your policy works as intended.



Lifestyle factors count: Smoking, alcohol use, and certain hobbies can influence premiums and risk assessment.



Accuracy is key: Missing information at application stage can lead to delays, premium changes, or claim issues later.

Your duty to take reasonable care not to make a misrepresentation

When applying for life insurance and answering our questions, you are under a duty to take reasonable care not to make a misrepresentation. This means that, you are required to provide complete and accurate information to the questions we ask you about your health and lifestyle. This isn't just a formality - it's a requirement under insurance law. If you fail to meet your duty, it could affect the terms of your cover or your ability to make a claim. Being upfront from the start gives you peace of mind and helps ensure your policy works as intended.³

Health disclosure and lifestyle details aren't just boxes to tick - they shape how your policy is assessed and priced. By providing accurate information, you can help ensure your cover is structured appropriately for your needs.

References

- 1 AFCA Approach to Non-Disclosure and Misrepresentation - Life Insurance <https://www.afca.org.au/media/2144/download>, pages 3 - 5
- 2 CALI Council of Australian Life Insurers <https://cali.org.au/wp-content/uploads/2024/01/CALI-A5-Booklet-Digital.pdf>, page 7
- 3 AFCA Approach to the duty to take reasonable care not to make a misrepresentation <https://afca.org.au/media/> The AFCA Approach to the duty to take reasonable care not to make a misrepresentation - life Insurance, September 2025