

# Change of weight

Please answer all questions and sign and date this questionnaire. If you fail to do so we will be unable to assess and process your change.

## Part A: Life Insured's details

First name:	Date of birth:	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname:	Policy number:	<input type="text"/>									

## Part B: Questionnaire

### Duty of Disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of life insurance.

Your duty, however, does not require disclosure of a matter that diminishes the risk to be undertaken by the insurer; that is of common knowledge; that your insurer knows, or, in the ordinary course of its business, ought to know; as to which compliance with your duty is waived by the insurer.

### Non Disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Your Duty of Disclosure continues until the contract of life insurance has been accepted by the insurer and confirmation is issued in writing. Please ensure all applicable questions are fully answered.

1.	What is your current height and weight?	cm	kg
2.	Has your weight varied by more than 5 kgs over the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3.	How much weight have you lost over the last 12 months?		kg
4.	Was it an unexplained weight loss?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If 'yes' have you seen your doctor about this?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If 'no' please advise method of weight loss used e.g. details of diet and exercise:		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
5.	How long have you maintained your current weight?	<input type="text"/>	
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		

