

**TERM ASSURANCE
APPLICATION FORM**

AGENCY USE: Agency Number: Agency Name:

COMMISSION OPTION **UP FRONT** **ENHANCED** **STEPPED** **LEVEL**

OFFICE USE: Contract: Client 1: Client 2:

Please complete this application in BLOCK CAPITALS and tick any relevant boxes. Once you have submitted this application you may ask for a copy to be sent to you.

SECTION 1 PERSONAL DETAILS

LIFE / LIVES TO BE ASSURED

First Life Details

Mr. Mrs. Ms.

First Name:

Surname:

Address:

Marital Status:

Date of birth:

Contact Number:

Email Address:

Country of residence:

Have you smoked any cigarettes, cigars, pipes or tobacco in the last 12 months? Yes No
If yes, how many per day?

Second Life Details

Mr. Mrs. Ms.

First Name:

Surname:

Address:

Marital Status:

Date of birth:

Contact Number:

Email Address:

Country of residence:

Have you smoked any cigarettes, cigars, pipes or tobacco in the last 12 months? Yes No
If yes, how many per day?

POLICY OWNER(S) (if different from above)

Policy Owner 1

Mr. Mrs. Ms.

First Name:

Surname:

Address:

Date of birth:

Contact Number:

Email Address:

Country of residence:

Policy Owner 2

Mr. Mrs. Ms.

First Name:

Surname:

Address:

Date of birth:

Contact Number:

Email Address:

Country of residence:

SECTION 2 PRODUCT DETAILS

Please select the basis of cover you want.

Single life: or Joint life: or Dual life:

Term Assurance: or Convertible Term Assurance:

Level of Benefit Level: or Increasing:

Please select the type of cover you want (one only).

Life cover only or Specified Illness cover only or Life & Specified Illness (Accelerated cover) or Life & Specified Illness (Double cover)

Term of cover (in years)

How much cover do you need?

	First Life (Both Lives if Joint Life Policy)	Second Life (if Dual Life Policy)
Life Cover:	€ <input type="text"/>	€ <input type="text"/>
Specified Illness Cover:	€ <input type="text"/>	€ <input type="text"/>

Frequency of premium: Monthly: Quarterly: Half Yearly: Annually:

(Annual premiums may be paid by cheque or direct debit; all other frequency premiums must be paid by direct debit)

Policy start date:

Preferred Premium collection day

(Select a date your premium will be taken each month 1st - 28th)

If you wish to propose for Supplementary Benefits: Guaranteed Increase Option, Hospital Cash or Waiver of Premium, please complete and attach a Supplementary Benefit Application form to this application.

SECTION 3 UNDERWRITING DETAILS

Instructions

- Please answer carefully, giving full details and, if necessary, use a separate sheet for additional information. If you need to alter an answer, please put a line through the incorrect part of the answer and initial the alteration.
- When completing this application form you must disclose all Material Facts. Failure to disclose all relevant facts, including full disclosure of your medical details and history, may delay or prevent the issue of your policy and/or invalidate future claims. If you are in any doubt as to whether a fact is a Material Fact you should disclose it.
- Please note: In answering the questions below, you do not need to disclose details relating to the following ailments: Acne, Anal fissure (single episode only), Hayfever (without asthma), Ganglion, Minor allergies, Thrush/ Candidiasis, Chickenpox, Colds/Influenza, Food poisoning, Measles, Heat stroke/Sunburn/Sunstroke, Laryngitis, Lockjaw (provided full recovery has been made), Mumps, Pharyngitis, Stomach bug (including gastroenteritis once fully recovered), Glandular fever (provided fully recovered), IGTV, Haemorrhoids/piles, Verucca, Childhood bronchitis, Pregnancy (assuming no complications), Miscarriage (assuming no complications), Sinusitis/Nasal Polyps, Tonsillitis/Quinsy
- You are not required to disclose any genetic test results you may have had and we will not have regard to any genetic tests which may come into our possession. You are, however, required to provide us with full details (other than genetic test) in answer to the health questions including full details about your family history as required in the health details section.

1. Are you due to have any check-up in the next 12 months in connection with any medical condition or symptoms, or are you waiting for the result of any medical investigation? If yes, please provide details.
2. Are you taking any medicine or drugs or receiving any treatment or are you experiencing any signs of ill health or disability for which you have not yet consulted a doctor? If yes, please provide details.
3. Have you in the last five years lived or worked abroad, are you currently doing so or do you intend to in the future? (Holidays, travel to, or residence in the EU, North America, Switzerland, Scandinavia, Australia or New Zealand can be ignored). If yes, please tell us where and for how long.
4. Have you ever tested positive for HIV/AIDS, Hepatitis B or C or have you been tested/ treated for any other sexually transmitted disease, or are you awaiting the results of any such tests? If yes, please provide details or, if you prefer, details may be sent to our Chief Medical Officer.
5. Have you ever been declined, postponed or accepted on special terms by Friends First or any other insurer for life, specified illness or income protection cover? If yes, please give details of the company and sum assured.
6. Have you applied, within the last 12 months or are you currently applying for Life or specified Illness benefit with another insurer? If yes, please advise of insurer and amount.

First Life		Second Life	
Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional Detail (Please indicate question and life assured).

Q.	

Friends First Life Assurance Company Ltd
Friends First House
Cherrywood Business Park
Loughlinstown
Dublin 18

www.friendsfirst.ie



From sustainably managed forests -
For more info: www.pefc.org



Looking forward to your future

For BrokerFirst online applications, please complete the following and forward only this declarations section to Friends First.

Online Application Number:

First Life Name:

Date of birth:


Second Life Name:

Date of birth:

SECTION 4 DECLARATIONS

a) Declarations

- I/We understand that this application, if partly completed online, shall consist of the declarations and consents made by me/us herein along with the details provided in my/our online application.
- I/We submit this application, along with any subsequent information provided in relation to this application, verbally or otherwise, by me/us or an agent acting on my/our behalf, with a view to entering into a contract for the benefits set out herein.
- I/We understand that the policy will commence on the commencement date indicated on the policy or on such other date as notified by Friends First.
- I/We understand that terms and conditions, as provided to me/us, will apply.
- I/We have read over the replies to all questions in this application and declare that to the best of my/our knowledge and belief, all information given is true and includes all material facts and I/we understand that failure to disclose all relevant facts, including full disclosure of my/our medical details and history, may delay or prevent the issue of my/our policy and/or may invalidate future claims. If you are in any doubt as to whether a fact is a material fact you should disclose it.
- I/We consent to Friends First, verbally or otherwise, seeking and receiving additional information from me/us or my/our agents where this information has not been provided on the application or where further information is required in order to process the application and such information will be deemed to be incorporated into this application.
- I/We undertake to inform Friends First of any change in my/our country of residence during the life of the policy.
- I/We understand that Friends First must be notified of any changes in my/our health and/or circumstances prior to the date the policy is posted to me/us by Friends First.
- I/We understand that in the interest of customer service and to ensure the accuracy of records, telephone conversations between Friends First and me/us may be recorded.

 **Lives assured:**
Please sign and date.

Signatures of life/ lives to be assured:

Date:

Life 1

Life 2

Policy Owner(s): (if different from above)

Date:

b) Life Assurance (Provision of Information) Regulations, 2001

DECLARATION UNDER REGULATION 6(3) OF THE LIFE ASSURANCE (PROVISION OF INFORMATION) REGULATIONS, 2001.

WARNING If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or insurance intermediary.

Ref. Policy Number

Declaration of Insurer or Intermediary

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001, _____ (the client) has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the client as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial loss as a result of such replacement.

Signature of Financial Adviser:


Date:

Declaration of Client

I confirm that I have received in writing the information specified in the above declaration.

Policy Owner(s):

Date:

 **Financial Adviser:**
Please sign and date.

 **Policy Owner(s):**
Please sign and date.

SECTION 4 DECLARATIONS (CONTINUED)

c) Data Protection

Friends First Life Assurance Company Limited ("Friends First") or its authorised agents may hold, use, disclose and process any information provided by me, which shall include the information held within this application and any subsequent information, provided verbally or otherwise, during the course of our relationship, in order to:

1. process, manage and administer my policy
2. communicate with me by post, telephone or e-mail
3. comply with legal and regulatory requirements
4. disclose data to any policyholder, life assured, beneficiary, trustee, assignee, successors, company within the Eureka/Friends First group or to any agent acting on your behalf, or to other disclosees as notified to the Data Protection Commissioner's Office and maintained on the Public Register available from that office.

I am aware that I have the right of access to my personal data and the right to rectify my data if it is inaccurate or has been processed unfairly.

I consent to Friends First collecting and processing sensitive data relating to my mental and physical health.

I consent to Friends First seeking medical information from any doctor or other medical professional who has at any time attended me concerning anything which affects my physical or mental health. I agree that this authority shall remain in force after my death as well as prior thereto. I further understand that in the event of me being medically examined the answers given by me to the medical examiner acting on behalf of Friends First shall be deemed to be incorporated into this application. Please note that failure to consent to the above will prevent Friends First from processing your application further, furthermore, failure to answer any question contained herein may result in Friends First refusing to accept your application or denying a claim.

Your personal data may also be used to send you details about other similar services available from Friends First. If you do not wish to avail of this service, please tick this box.

Signatures of life/ lives to be assured:

Life 1

Life 2

Date:

Policy Owner(s): (if different from above)

Date:

Lives assured:

Please sign and date.

Policy Owner(s):

Please sign and date.

SECTION 5 DIRECT DEBIT MANDATE

Please insert your bank details, sign and date the mandate in the spaces provided.

1. Bank Details:

Name:

Address:

2. Sort code:

Account number:

- -

In most circumstances direct debit mandates are only accepted on current accounts, if you hold a different type of account please check with your bank.

3. Name of account to be debited: **Joint Account**

1st Account Holder:

2nd Account Holder:

4. Name of account to be debited: **Single Account**

Account Holder:

Policyholder's name, if different from name of account to be debited:

Originator's ID number:

Originator's ref number:

9 9 0 4 5 7

Signature

Date:

(I confirm that only my signature is required on this account)

Signatures for Joint Accounts requiring two signatures:

1st Signature

Date:

2nd Signature

Date:

5. Your instruction to the bank/building society:

- I instruct you to pay Direct Debits from my account at the request of Friends First Life Assurance Company Ltd
- I confirm that the amounts to be debited are variable and may be debited on various dates
- I shall duly notify the Bank in writing if I wish to cancel this instruction
- I shall also notify Friends First of such cancellation.

The Direct Debit Guarantee:

- This is a guarantee provided by your own Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
- If you authorise payment by Direct Debit, then:
 - Your Direct Debit originator will notify you in advance of the amounts to be debited to your account
 - Your Bank will accept and pay such debits, provided that your account has sufficient available funds
 - If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed a prompt refund by your Bank of the amount so charged
 - You can cancel the Direct Debit Instruction in good time by writing to your Bank

Please return this mandate to:
Friends First Life Assurance Company Limited,
Premium Collection Department,
Cherrywood Business Park,
Loughlinstown,
Dublin 18.

