



E-App training guide.

Last edited: May 2024



Digital resource.

Please consider the environment before printing this guide. If you're not using the guide digitally, you may want to print in black and white, and/or remove any imagery before printing.

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Top tip: Click on any of the titles below to be taken to the page.

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Hello! Welcome to your E-App training.

Your learning journey.

With the release of our new E-App comes new and enhanced features and benefits. This guide will introduce you to E-App, and all the processes you'll need to effectively complete E-App related tasks.

This training covers:

- First, we'll introduce our exciting and brand-new E-App and run through the key new and enhanced features and Adviser benefits.
- How to access the E-App.
- The new look and feel and navigation.
- How to work through an application.
- Application assessment and submitting an application.
- How to resume and view submitted applications.

How to use this guide.

Your main source of reference will be this training guide, it has been designed to be self-paced. Check out the key below. These easy reference icons help you get the most out of this guide.



Video links.

When you see this 'Video' icon, you will be able to click on the links provided to view specific How-to videos.



Links.

When you see this 'Click' icon, you can click on the link provided as a shortcut to where you need to go.



New features.

When you see this 'start' icon, we'll be drawing attention to new and enhanced features in E-App.

Let's get started!



A photograph of a forest with tall, thin trees and a dense carpet of ferns on the ground. A large, semi-circular teal graphic is overlaid on the right side of the image, containing the text 'Introduction.' in white.

Introduction.



Say hello to our new E-App.

With the release of our new E-App comes new and enhanced features and benefits. If you're not already familiar with these, let's start by quickly reviewing what they are:

Paperless applications.

Firstly, the long-awaited news - we've removed the need for a separate paper Declaration form and direct debit form, enabling faster more efficient processing.

- The new E-App captures a customer's consent within the application so that a separate paper Declaration form is no longer required. However, for businesses we still require a signed Declaration.
- Direct debit details captured in the application removes the need for a separate paper direct debit form.
- Automated customer emails reduce the time spent sending customers their application information.

Streamlined underwriting.

We've also streamlined the underwriting question section making it easier for you to answer the underwriting questions.

- Questions have been simplified to speed up decision-making and processing. For example, we only ask for further information based on a previous response directly underneath to make it easier for the customer to focus on one area of questioning.
- If you don't provide a response, then validation messages will clearly indicate the outstanding questions. Additionally, if you need to provide further details, free-form text fields will be available.

User friendly experience.

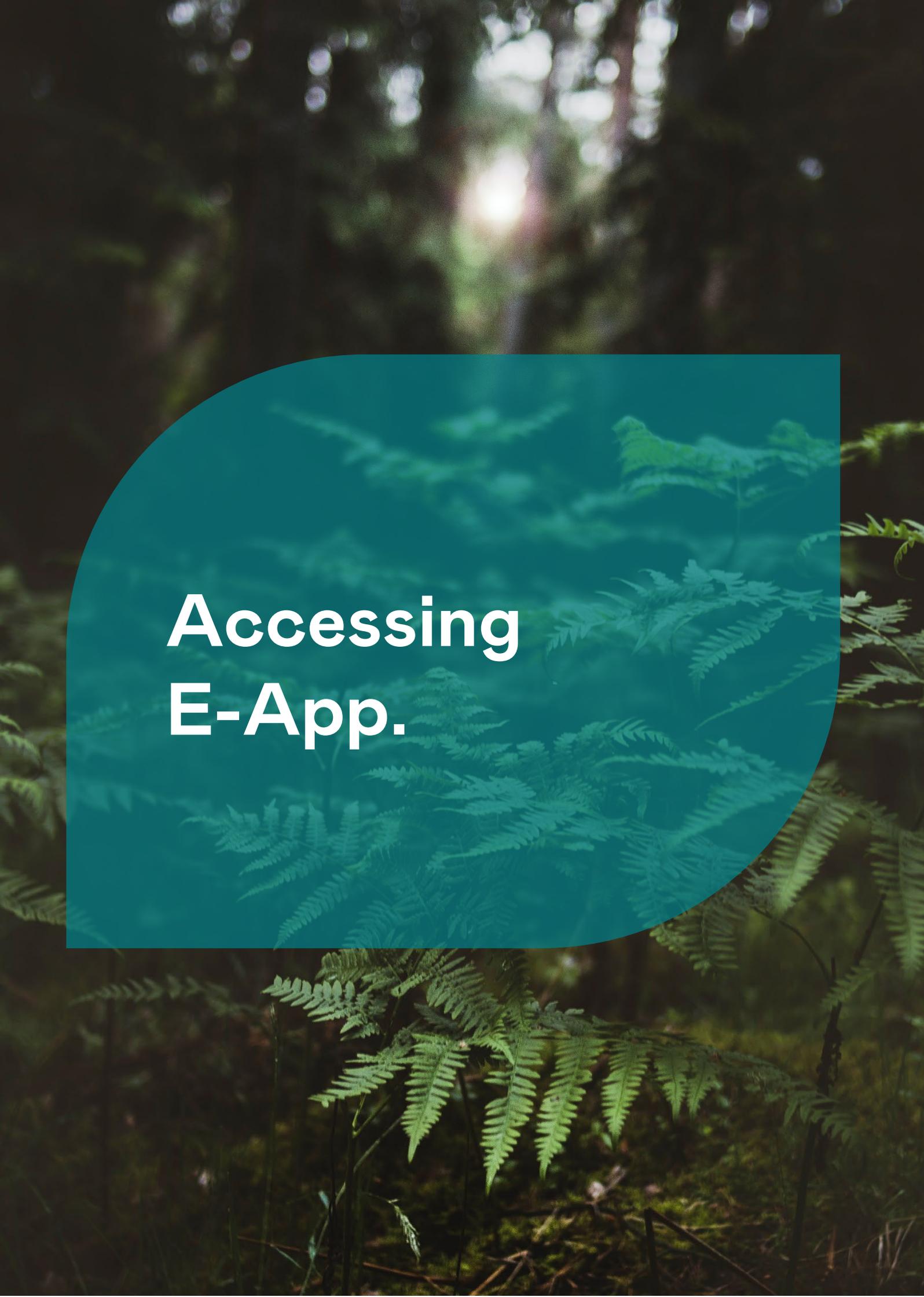
You'll love how easy everything is with:

- A smart new E-App with an intuitive design and instructions written in everyday language for a more engaging experience, which has already proven itself with a 95% task success rate during user testing.
- Flexible navigation features are a real time-saver, letting you pause and resume at any stage, including switching between persons to be insured at any point. You can also start the application wherever you want, either with the person to be insured or the policy owner details.

Straight-through acceptance.

We're now able to display the underwriting assessment results within the E-App, including those that have been accepted at standard rates.

- You'll receive instant feedback on the underwriting assessment outcomes before you submit the E-App.
- And for clean skin applications that have been accepted at standard rates with a completed payment instruction, we can issue the policy immediately following submission, so customers can now get cover faster.
- You'll be able to let us know if you don't want to issue the policy immediately for anyone that has been accepted, to give you control over how your customer's insurance cover is managed.



Accessing E-App.

Accessing E-App.

Accessing our E-App is simple and hasn't changed. However, just to recap for those who aren't familiar, you can access E-App by following the below instructions.

1. Login to Adviser centre.

- In your internet browser navigate to the Adviser centre page:

<https://fidelitylife.co.nz/AdviserCentre/login>

- Enter your adviser login details.
- Select the 'Login' button.



Click on the link to be taken to Adviser centre.

Use the links below if you haven't set up your login yet, or if you encounter issues logging into Adviser centre.

Setup your login

Login & access FAQs



Click on the links if you need help logging in to Adviser centre.

2. Create a new illustration.

- In Adviser centre, navigate to and select 'New illustration'.
- You'll be taken to a new page (if you don't see this, check if your browser allows pop ups).
- Here you'll be able to see the illustration form. Enter the necessary illustration details.
- Once you're done, navigate and select 'Online Application' in the top right-hand corner.
- A pop-up message will remind you to check that the information in the Illustration is correct and that the customer is eligible before you proceed to the E-App. This will be your last chance to update this information.

The way we access and create an application remains the same. We first need to create an illustration. We won't cover the how-to create illustration process in detail in this guide. However, if you want to refresh your knowledge or learn more about this process, view our 'How-to' video series.

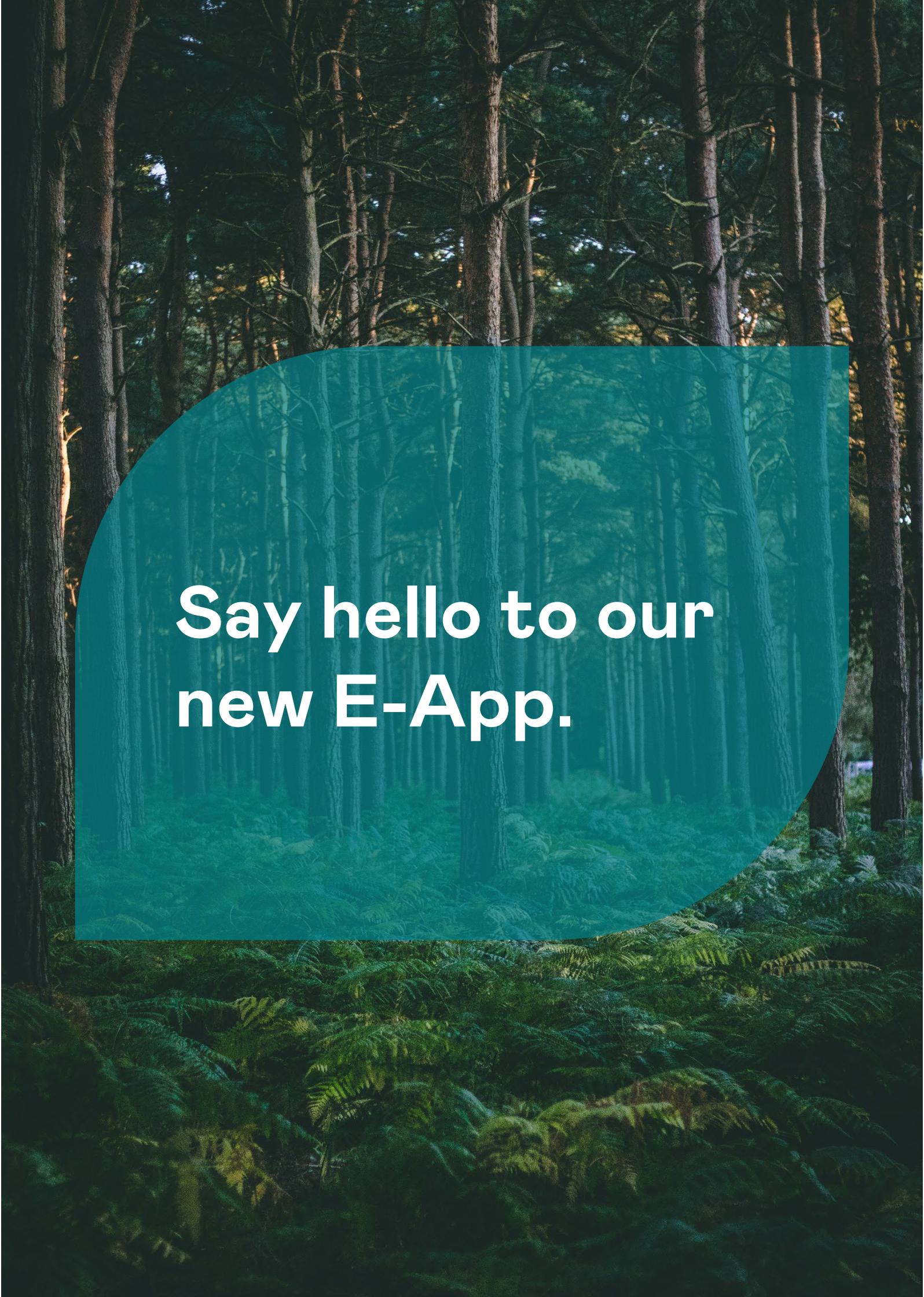


Create an illustration
How-to video.

If you're a current E-App user, at this stage, you'll immediately notice in the new E-App that there is no longer an E-App wizard. We've streamlined this process to only collect the information we need from the illustration and have consolidated questions to be collected in the application process.

Key points to note:

- You no longer need to provide Residency confirmation upfront. You should check whether your customer is eligible before proceeding with the E-App, but residency questions will still be asked during the underwriting section.
- No longer need to search for customers.
- Don't have to provide policy owner information up-front - this can be done at any stage during the application using the navigation.
- Don't need to assign a relationship between each person to be insured and the policy owner.



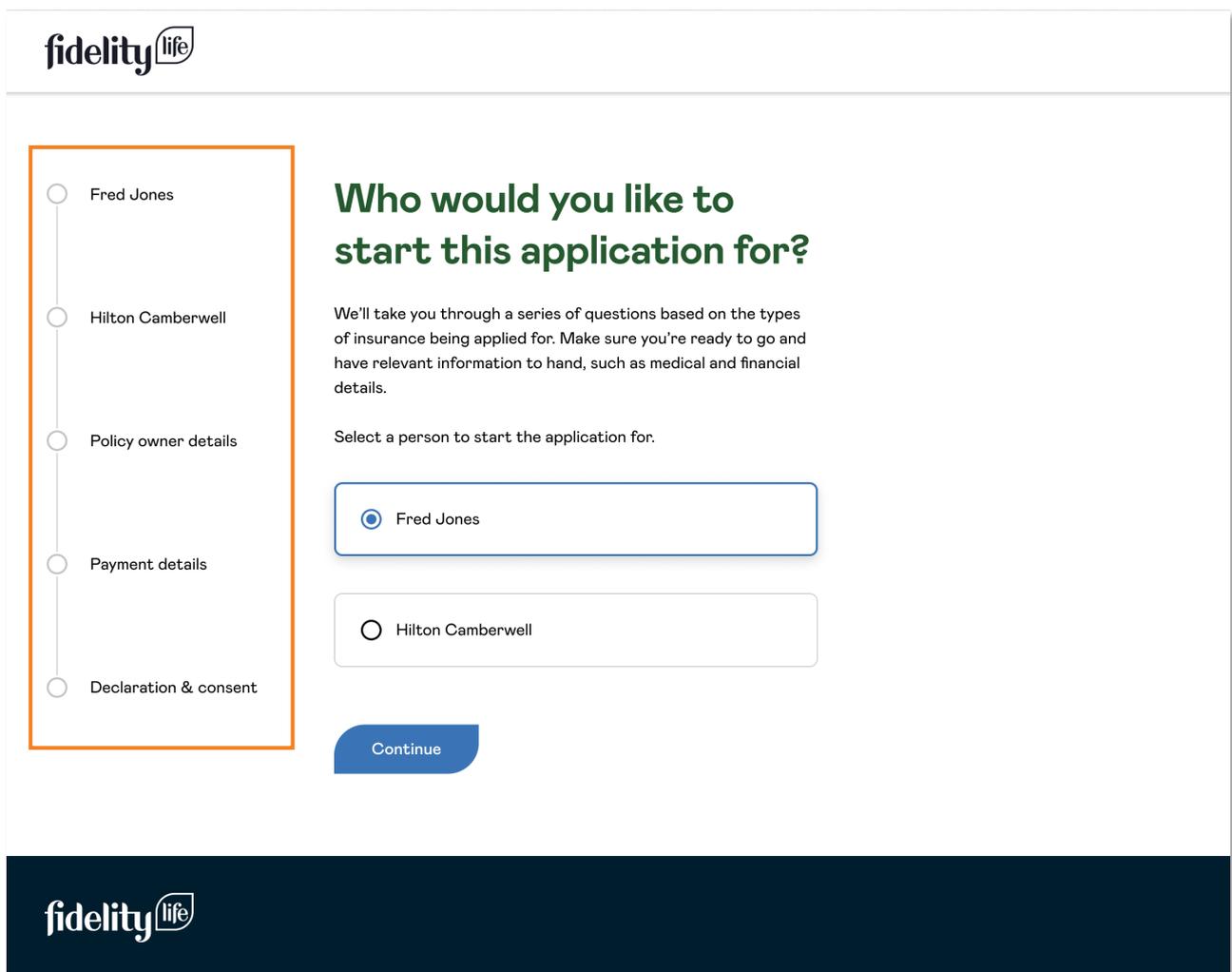
**Say hello to our
new E-App.**

Introducing E-App.

Before we get into the exciting new features and enhancements in E-App, we'll first run through the basics of E-App, so you're easily able to find your way around.

Navigation bar.

The E-App navigation bar allows you navigate through the different sections of the application. To do this, navigate to and select one of the section headings, which will then take you to that section of the application.



The screenshot shows the Fidelity Life E-App interface. At the top left is the Fidelity Life logo. Below it is a vertical navigation bar with five sections: Fred Jones, Hilton Camberwell, Policy owner details, Payment details, and Declaration & consent. The first two sections are highlighted with an orange border. To the right of the navigation bar is a large heading: "Who would you like to start this application for?". Below the heading is a paragraph of text: "We'll take you through a series of questions based on the types of insurance being applied for. Make sure you're ready to go and have relevant information to hand, such as medical and financial details." Below this text is a sub-heading: "Select a person to start the application for." Below the sub-heading are two radio button options: "Fred Jones" (selected) and "Hilton Camberwell". At the bottom of the selection area is a blue "Continue" button. The Fidelity Life logo is also present in the bottom left corner of the dark blue footer.

This gives you the freedom to complete the application in any order that you wish and switch between each person to be insured or sections even if they are not yet complete.

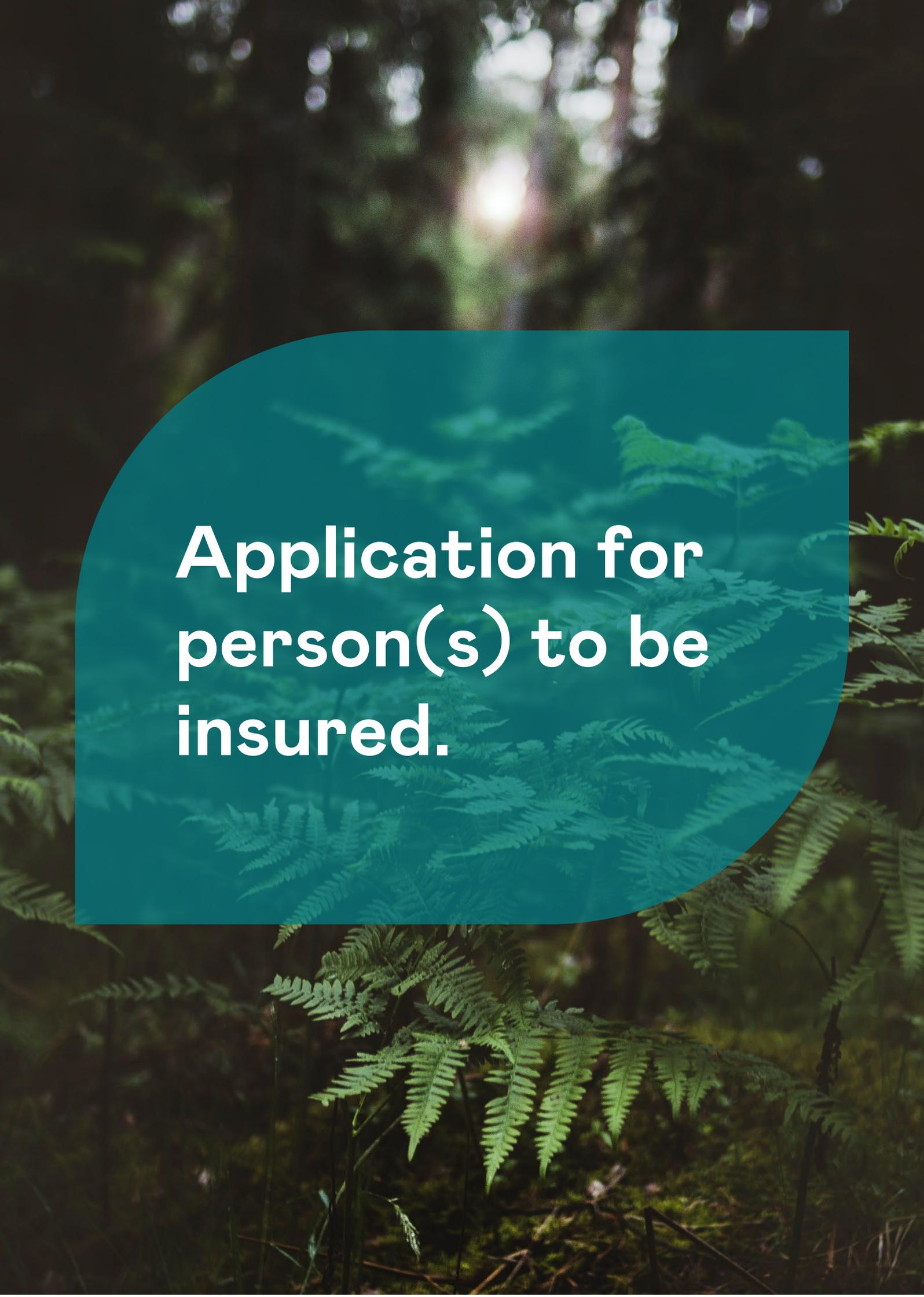
Progress icons.

The progress icons, illustrate the progress of each section in the E-App – these icons are shown below. You can also see which section of the E-App you're currently in, as the section is highlighted in the navigation bar.

The screenshot shows the Fidelity Life E-App interface. At the top left is the Fidelity Life logo. Below it is a progress bar with five items: Fred Jones (checked), Hilton Camberwell (checked), Policy owner details (in progress), Payment details (not started), and Declaration & consent (not started). The main content area is titled "Which policy owner will receive primary policy documentation?". Below the title is a form with a radio button selected for "Hilton Camberwell". At the bottom of the page, there is a blue "Continue" button and a "Previous" link. Three callout boxes provide additional information: one points to the "Hilton Camberwell" progress icon stating "Section is complete.", another points to the "Policy owner details" progress icon stating "Section is in progress.", and a third points to the "Continue" button stating "The 'Continue' button will appear at the bottom of each page in the E-App, when selected, it will save the information provided and progress to the next part of the application." A fourth callout box points to the "Previous" link stating "You'll also see the 'Previous' link on each page, when selected it will take you to the previous page in the E-App."

If you leave the page, including closing the application, without selecting 'Continue' then information will not be saved. If you navigate to another section using the navigation bar, then a pop-up message will display to remind you that information won't be saved if you continue.

*The exceptions to the rule are when answering the underwriting questions, where the answers are saved as you go, and the Declaration and consent page where each consent is saved when each checkbox is selected.



**Application for
person(s) to be
insured.**

1. Duty of disclosure.

Prior to filling in any information and making any disclosures you'll be prompted to read and review our 'What you need to know before you start' form. It's essential that both you and your customer(s) read this in full and to ensure that you both understand your obligations when providing us information.

What you need to know before you start.

Please read everything on this page before completing this application for insurance with Fidelity Life, because it outlines your obligations around the information you give us – called your 'duty of disclosure'. It's important because if you don't let us know something now, it could affect any claims in the future.

Always tell the truth.

Insurance is based on the principle of utmost good faith. That means we trust that you will tell us everything that may affect our decision to insure you – this is your **duty of disclosure**. It means you have a duty to provide truthful, complete and correct information about yourself including in the time between when this application is submitted and the date that the contract of insurance with Fidelity Life starts. For example, you're required to tell us if you are diagnosed with a medical condition after the date of this application but before we agree terms of cover. If we offer to cover you, you'll be insured on the basis of the information you have provided.

Answer questions as fully as you can.

You'll be answering a number of personal questions, including about your medical history. We ask that you include as much detail relating to your current and past circumstances as possible. While this may take time, it's important to ensure that we have all the information we need when we make the decision to insure you, and on what terms.

By consenting to the declaration, you are saying that you have answered all the questions completely and to the best of your knowledge, as well as providing any other information that may influence our decision about the policy. If you are uncertain about any of your answers, ask your adviser or us before consenting to the declaration. By completing and submitting this application you are agreeing to the declaration and be bound to Fidelity Life's terms.

If in doubt, tell us.

There are two parts to this. Firstly, if you're uncertain about the relevance of any information, please include it anyway, as it may be of importance to us. The law doesn't distinguish between innocent or deliberate non-disclosure, so if in doubt, tell us about it. Secondly, if you don't know the answer to something, say so. This lets us know that we may need to obtain this information from elsewhere, with your consent, in order to make a decision about insuring you.

How non-disclosure could affect claims.

When a claim is made, we may look further into your personal history. If we discover that you didn't provide us with material information, we may avoid the policy and no claim will be payable, or amend the terms of the insurance policy.

It's important to note, it doesn't matter if the new information is about a condition unrelated to any claim. If we avoid the policy from its inception, this means that claims would not be able to be made as no policy would exist. In addition, all premiums paid may be forfeited.

Continue

When you've read the duty of disclosure and both you and your customer fully understand your obligations, **select the 'Continue' button** to progress.

2. Privacy Statement.

Next, you'll see our Privacy statement. This details the purpose of why we collect different types of personal information throughout the application. Again, it's important that both you and your customer read this in full before continuing.

Payment details

Declaration & consent

Always tell the truth.

Insurance is based on the principle of utmost good faith. That means we trust that you will tell us everything that may affect our decision to insure you – this is your **duty of disclosure**. It means you have a duty to provide truthful, complete and correct information about yourself including in the time between when this application is submitted and the date that the contract of insurance with

Before we get started

We need you to read the Fidelity Life privacy information below. When you click 'I agree' to continue, you'll be acknowledging that you've read the following and that you authorise Fidelity Life to disclose any personal information that it holds about you to any person where the disclosure is necessary for one or more purposes for which the personal information was collected:

- This application collects personal information about you, which will be collected, stored, used and shared in accordance with the Privacy Act 2020 and Fidelity Life's [Privacy Statement](#).
- The personal information and any additional information (including any medical and financial information) will be used by Fidelity Life, its subsidiaries (together the "Fidelity Life Group"), its officers, its advisers, reinsurers and other companies for processing on Fidelity Life's behalf. It will be used to assess this application, calculate and

I agree Cancel

There are two parts to this. Firstly, if you're uncertain about the relevance of any information, please include it anyway, as it may be of importance to us. The law doesn't distinguish between innocent or deliberate non-disclosure, so if in doubt, tell us about it. Secondly, if you don't know the answer to something, say so. This lets us know that we may need to obtain this information from elsewhere, with your consent, in order to make a decision about insuring you.

When you've read the privacy information and both you and your customer fully understand how the information you provide will be used, **select the 'I agree' button** to progress.

An important note.

You might have noticed that we've moved both the Duty of Disclosure and the Privacy Statement to the beginning of the application form. We've done this to make it clear the customer's obligations highlighted in the Duty of Disclosure and to be transparent about how we'll use the customer's information.

You'll have to run through both the Duty of Disclosure and the Privacy Statement for each person to be insured when filling out the application form.



Underwriting questions.

There are some new features and enhancements that we think you'll love. Let's run through these...



New save functionality.

When you answer an underwriting question, it will automatically save each individual answer.

Therefore, if you are working through the medical history questions with a customer and they aren't entirely sure of an answer and need to come back to you later with the information. You can later return to this section and all the previous answers you've provided are saved.

An important note.

This is the only part of the application where each individual question responses will be saved once answered.

New question structure.



We've redesigned the structure of the underwriting questions. We now only ask for further information based on a previous response directly underneath, to make it easier for you and the customer to focus on one area of questioning.

For example, if the customer has indicated that they have diabetes and you select 'Yes' to this question, you will now see the additional questions where we require further information underneath the original question, as illustrated below.

We'll explore these features more throughout the underwriting questions section of this guide.

3. Purpose of cover.

The 'Purpose of cover' section is the first section within the underwriting questions. To begin, select the 'Go to questions' button.

Go to questions

The section titled 'Purpose of Cover' enables you to specify whether the application is intended for 'personal protection' or 'business protection'. To progress the E-App make a selection and select the 'Continue' button.

The screenshot shows the Fidelity Life E-App interface. At the top left is the Fidelity Life logo. On the left side, there is a vertical progress bar with five steps: 'Fred Jones' (selected), 'Hilton Camberwell', 'Policy owner details', 'Payment details', and 'Declaration & consent'. The main content area is titled 'Purpose of cover.' and asks 'For which reasons are you applying for this cover?'. Below this question are two radio button options: 'Personal protection' and 'Business protection'. At the bottom of the form is a blue 'Continue' button, which is highlighted with an orange border and an orange arrow pointing to it from the right.

4. Your existing insurance.

The 'Existing insurance' section allows you to capture information related to existing insurance policies that the customer may have. You can see a section description, once you've read this, **select 'Go to questions' to progress.**

fidelitylife

Fred Jones

Hilton Camberwell

Policy owner details

Payment details

Declaration & consent

Existing insurance.

We need to know whether you are applying for or already have any existing Life, Trauma, Permanent Disability or Income cover - either with Fidelity Life or with another insurance provider. This helps us to understand what level of cover we can offer you and whether we need to change your existing Fidelity Life policy or issue a new one.

[Go to questions](#) [Previous](#)

You'll see the initial question 'Do you have or are you applying for any Life, Critical illness/Trauma, disability or income protection with Fidelity Life or anyone else?', which you'll see you have the option to **select either 'Yes' or 'No'**.

fidelitylife

Fred Jones

Hilton Camberwell

Policy owner details

Payment details

Declaration & consent

Existing insurance.

Do you have or are you applying for any Life, Critical Illness/ Trauma, Disability (Total and Permanent Disability) or Income/Mortgage Protection?

That includes with us, or any other insurer.

Yes No

[Continue](#) [Previous](#)

To progress the E-App **make a selection** and navigate and **select the 'Continue' button.**

If you select 'Yes' to this question, you'll then be prompted to answer additional questions, these questions allow you to provide further information relating to a customer's existing insurance policies.

The screenshot shows the 'Existing insurance' section of a Fidelity Life application. The user 'Fred Jones' is at the 'Existing insurance' step. The question asks: 'Do you have or are you applying for any Life, Critical Illness/Trauma, Disability (Total and Permanent Disability) or Income/Mortgage Protection?' with radio buttons for 'Yes' (selected) and 'No'. Below the question, it says 'That includes with us, or any other insurer.' A text box asks 'How many existing and applied for policies do you have?' with the number '2' entered. At the bottom, there is a blue 'Continue' button and a 'Previous' link. An orange arrow points from the 'Continue' button to the 'Previous' link.



The screenshot shows the 'Existing insurance' section of a Fidelity Life application, specifically for 'Policy 1'. The question asks: 'Who is the provider of this policy?' with radio buttons for 'Fidelity Life (including Westpac, Tower and New Zealand Home Loans)' and 'Other'. At the bottom, there is a blue 'Continue' button and a 'Previous' link. An orange arrow points from the 'Continue' button to the 'Previous' link.

In this example, for each policy that a customer declares, the following information is required:

- Which company is the policy with?
- What type of insurance is included in the policy?

- The status of the policy.
- The amount applied for/amount insured.
- If the policy is with us, there is an option to include the policy number.

5. You and your lifestyle.

The next page of the application is the 'You and your lifestyle'. To begin, **select 'Go to questions'**.

Go to questions



fidelity life

Fred Jones

You and your lifestyle.

What's your assigned sex at birth? Female Male

What's your height? cm

What's your weight? kg

Has your weight changed by more than 5kgs in the last year? Yes No

Have you smoked in the last 12 months?
This includes vaping and e-cigarettes that contain nicotine. It also includes the use of chewing tobacco and nicotine replacement (like nicotine gum or patches). Whether you smoke or not can affect the premium we'll calculate for you. Yes No

Do you drink alcohol? Yes No

If you've used our old E-App, you'll probably notice that this page combines various sections of our old E-App into one and includes additional questions. This is one example of how we've streamlined the E-App.

Read and answer each of the questions, you'll need to scroll down the page to make your way through all the questions.

Has your weight changed by more than 5kgs in the last 12 months? Yes No

Do you drink alcohol? Yes No

Your alcohol consumption

How frequently do you drink alcohol?

Daily

Weekly

Monthly

Special occasions (less often than monthly)

How many standard drinks do you consume per week on average?

1 standard drink is equal to: a 330ml can of standard 4% beer; a 100ml small glass of wine; a 30ml shot of straight spirits.

Do you drink kava? Yes No

Have you ever been advised by a health professional to reduce or stop your alcohol and/or kava consumption? Yes No

Have you ever used marijuana, heroin, cocaine, narcotics, barbiturates, methamphetamine, magic mushrooms, or any other recreational, non-prescription drugs, and/or psychoactive drugs? Yes No

Similar to the previous E-App, if you select 'Yes' for any of the yes/no type questions, you'll then be prompted to provide more information, but now these additional questions will display directly underneath the previous question.

Do you currently participate or intend to participate in any sports, activities, pursuits and/or adrenaline experiences? Yes No

This could include aviation/flying an aircraft, sky-diving, parachuting, abseiling, hunting, motorsport, rugby, hunting, diving, water sports, martial arts etc.

Once you've answered all the questions, select the 'Continue' button to progress the E-App.

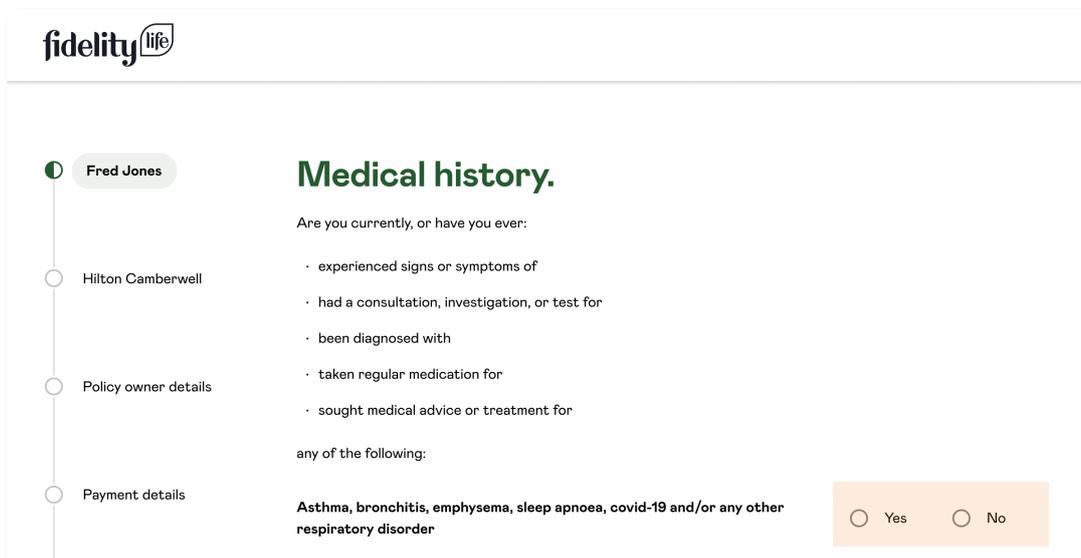
6. Medical history.

You'll be aware medical history is an important part of the application process. In this section, we capture a customer's medical history and any additional information related to this. To continue to this section, select the 'Go to questions' button.

Go to questions

There are some new features and enhancements that we think you'll love. Let's run through these...

Remember, when you answer a question in the underwriting question section, it will automatically save each individual answer.



The screenshot shows the Fidelity Life application interface. At the top left is the Fidelity Life logo. Below it is a vertical navigation menu with four items: 'Fred Jones' (selected with a green circle), 'Hilton Camberwell', 'Policy owner details', and 'Payment details'. The main content area is titled 'Medical history.' and contains the following text: 'Are you currently, or have you ever:' followed by a bulleted list: '· experienced signs or symptoms of', '· had a consultation, investigation, or test for', '· been diagnosed with', and '· taken regular medication for'. Below the list is the text '· sought medical advice or treatment for any of the following:' followed by 'Asthma, bronchitis, emphysema, sleep apnoea, covid-19 and/or any other respiratory disorder'. At the bottom right of the question area are two radio buttons labeled 'Yes' and 'No'.

For example, if you are working through the medical history questions with a customer and they aren't entirely sure of an answer and need to come back to you later with the information, then you can return to this section later and all the previous answers you've provided are saved.

We've redesigned the structure of the underwriting questions. We now only ask for further information based on a previous response directly underneath, to make it easier for you and the customer to focus on one area of questioning.

For example, if the customer has indicated that they have diabetes and you select 'Yes' to this question, you will now see the additional questions where we require further information underneath the original question, as illustrated below.

The screenshot shows a digital form titled "Declaration & consent" with a sub-header "High blood pressure, raised cholesterol, diabetes, impaired glucose tolerance and/or insulin resistance". At the top right, there are radio buttons for "Yes" (selected) and "No".

The main content area is highlighted in a light orange color and contains the following questions and inputs:

- What is the name of your condition?**
A search bar shows "2 selected" with a magnifying glass icon. Below it are two tags: "Diabetes X" and "High blood pressure X".
- Please tell us more about your Diabetes**
- Which of the following best describes your Diabetes diagnosis:**
A dropdown menu is set to "Type 1 or insulin dependent diabetes".
- When was your Diabetes diagnosed?**
A date input field with a calendar icon.
- Have you ever had any complications due to diabetes?**
Radio buttons for "Yes" and "No".
- How often do you visit a doctor for diabetes checkups?**
Radio buttons for "Annually", "Quarterly", "Monthly", and "Weekly".
- Do you know your most recent HbA1c reading?**
Radio buttons for "Yes" and "No".
- Please tell us more about your High blood pressure**
- When was your High blood pressure diagnosed?**
A date input field with a calendar icon.
- Have you ever had any complications due to High blood pressure?**
Radio buttons for "Yes" and "No".

As you can see, now that I've selected 'Yes', the application prompts for further information related to a specific condition(s) underneath the question. This is another example of how the E-App has been improved, by improving the underwriting questions logic and flow.

Again, you'll probably notice as we go through this section that it combines various pages of our old E-app into one – making it simpler to work through.

7. Family history.

This section allows our customer to disclose their family history related to any of the stated diagnosed conditions. To begin, **select the 'Go to questions' button**.

Go to questions

In this section, you'll notice that there is now an 'I don't know' option to select – shown below.

The screenshot shows the Fidelity Life logo at the top left. A vertical progress bar on the left lists steps: Fred Jones (selected), Hilton Camberwell, Policy owner details, Payment details, and Declaration & consent. The main heading is "Family history." followed by the question: "Do you have any family history to disclose?" and a sub-question: "Has any blood-related immediate family member (father, mother, brother, sister) had or been diagnosed with any of the following:". A list of conditions is provided in two columns: Alzheimer's / dementia, Cancer, Type 2 diabetes, Familial polyposis, Lynch syndrome (HNPCC), Haemochromatosis, Heart disease, Huntington's chorea, Kidney disease, Motor neurone disease, Multiple sclerosis, Muscular dystrophy, Stroke, Parkinson's, and Cardiomyopathy. Below the list are three radio button options: Yes, No, and I don't know. The "I don't know" option is selected. At the bottom, there are "Continue" and "Previous" buttons. The "Continue" button is highlighted with an orange border, and an orange arrow points from the "I don't know" option to it.

This additional option can be useful when a customer isn't aware of their biological family's medical history for a variety of reasons. If you **select 'Yes'** to this question, you'll be prompted to provide further information.

Once you've made your selection, **select the 'Continue' button** to progress the E-App.

8. Occupation.

This section provides the opportunity to capture information regarding a customer's occupation and any associated tasks and duties. To begin, **select the 'Go to questions' button**.

Go to questions

Previously, in our old E-App, a customer's occupation information was captured across various pages. Now, these questions are consolidated onto one page, making it simpler to capture the information in one spot.

Navigate through the questions and answer the questions. You'll need to scroll down the page to make your way through all the questions.

fidelity life

Fred Jones

Your occupation.

Please answer the following questions concerning your occupation.

Which of the following best describes your employment situation?

- Yes
- Self-employed
- Seasonal or temporary
- Not currently working

Do you have a second occupation or financial interest in any other business entity?

- Checkbox option
- Financial Interest in another business entity
- None of the above

How many hours per week do you spend at your primary occupation?

Do you hold any shares of the company with your current employer? Yes No

Do you ever work from home? Yes No

In the past 5 years how many changes of employer have you had?

Do you intend to change your occupation or duties in the next 2 years?

Yes No

What percentage of your duties require manual or physical work (i.e. non-clerical/desk-based work)?

 %

Do any duties of your occupation involve working in the armed forces, in the police/fire service, in aviation/aerial activities, working at heights/depths, with explosives, in demolition, with hazardous/toxic substances, in dangerous locations, in logging/tree felling, in mining, in oil/petrol/gas extraction, in quarrying and/or with rigging?

Yes No

Are you aware of any pending liquidation of your current employer or have you been made aware of any potential for you to be made redundant from your current workplace?

Yes No

Do you have a specific qualification relevant to your principal occupation?
e.g. degree, trade certificate etc.

Yes No

How many days would your income (other than investment income) continue if you were disabled?

Factors could include sick leave, outstanding accounts, retainers, superannuation benefits, ongoing profits or other entitlements

[Previous](#)



Once you've completed the questions in the 'Your occupation' section, **select the 'Continue' button** at the bottom of the page to progress the E-App.

9. Financial.

The Financial section captures the customer's financial information. To continue to the financial questions, **select the 'Go to questions' button.**

Go to questions

On the next page, you'll see the financial questions, **read through the questions, and provide the required information.**

fidelity life

✓ Purpose of application

● Fred Jones

○ Hilton Camberwell

○ Policy owner details

○ Payment details

○ Declaration & consent

Financial.

What's your base annual salary or wages (before tax)?

Do you receive any bonuses or commission? Yes No

Do you receive any fringe benefits?
This could include a company car, superannuation, accommodation allowance etc. Yes No

Do you have net assets in excess of \$5 million or investment income greater than \$100,000 per year? Yes No

[Continue](#) [Previous](#)

Once you've completed the questions in the Financial section, **select the 'Continue' button** to progress the E-App.

This is the last page of the underwriting questions in the E-App.

Contact details.

10. Doctor's details.

As you know, sometimes we need to contact a customer's doctor to request medical information for underwriting purposes. Therefore, this section is where we can capture this information.

fidelitylife

Doctor's details.

Let us know the contact details of your current doctor, or the last New Zealand medical practice you were enrolled at. We may need to contact your doctor for underwriting purposes.

Search by doctor or practice name

Please enter a minimum of 3 characters.

Practice*

Doctor's name

City/Town*

Are your medical records held at the above practice?* Yes No

[Continue](#) [Previous](#)



In the first field, you can see the doctor/practice look-up. In the new E-App, you can automatically populate a doctor's or practice's contact details from an expanded database. All you need to do is start typing the Doctor's name or practice name in this field, once a match has appeared, select it and it will auto-populate the remaining contact information fields.

An important note.

You also have the option to manually type in the doctor or practice contact details if required.

Once you're happy with the information that has been entered, **select the 'Continue' button** to progress the E-App.

11. Contact details.

In this section, you'll be asked to capture the customer's contact details, which allows us to get in touch with them if required. To continue to the contact detail questions, **select the 'Go to questions' button.**

Go to questions

On this page, you can search for the customer's address by beginning to type the address into the 'Address lookup' field.

fidelity life

Brendon Barnett

Hayden Barnett

Policy owner details

Contact details.

We'll use this information to get you set up and to contact you about the policy.

Address lookup

93 rakau

93 Rakau Road, Hataitai, Wellington 6021

Once you've found the address in the search results, you just need to select it to populate all the address-related fields. Again, you also have the option to manually type in the contact details if required.

Policy owner details

Payment details

Declaration & consent

Contact details.

We'll use this information to get you set up and to contact you about the policy.

Street address*

93 Rakau Road

Suburb

Hataitai

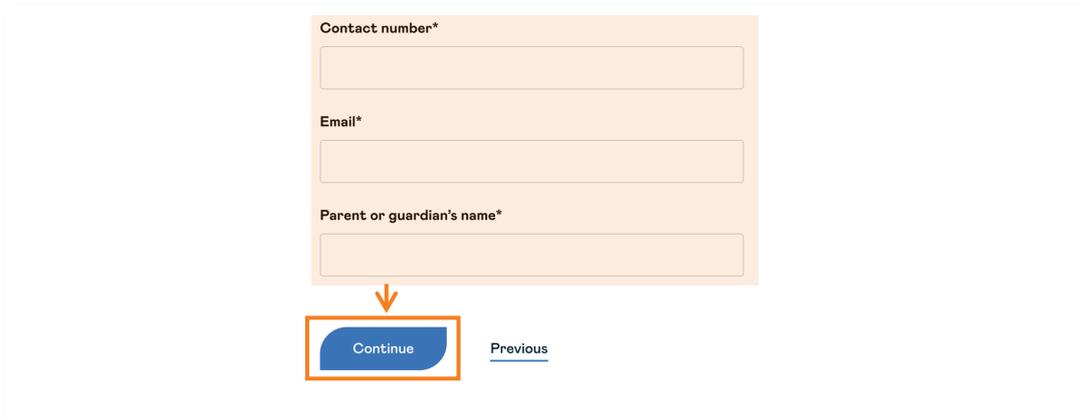
City* **Postcode***

Wellington 6021

Country*

New Zealand

Next, all you need to do is enter a contact number, email address and parent or guardian name. A parent or guardians name field will only appear here if this person is below the age of 18.



The image shows a form with three input fields. The first field is labeled "Contact number*", the second "Email*", and the third "Parent or guardian's name*". Below the fields are two buttons: "Continue" and "Previous". The "Continue" button is highlighted with an orange box, and an orange arrow points from the "Parent or guardian's name*" field to it.

You may have noticed that we require a lot less contact information in the new E-App, and that it's mandatory to provide an email address. If the insured person is under 18, we also require the parent or guardian's name which is illustrated by the asterisk symbol. This is because it enables us to capture a digital signature for consent. We'll explore this feature later.

Once you've entered all the contact information that is required, **select the 'Continue' button** to progress the E-App.

12. Let's recap.

The final section is Let's recap. On this page, you can review all the information provided for the person to be insured.

It's important to thoroughly review the information captured and shown on this page. It not only fulfils your obligation under the duty of disclosure, but it also allows us to provide an accurate assessment.

fidelity life

Fred Jones

Hilton Camberwell

Policy owner details

Payment details

Declaration & consent

Let's recap.

Please review the information you have provided to ensure it's correct and nothing is missing as we'll be using these details to assess your application. If your information isn't correct, it could have an impact on any claim you make in the future.

Purpose of cover.

For which reasons are you applying for this cover?

Personal protection [Edit](#)

Existing insurance.

Do you have or are you applying for any Life, Critical Illness/Trauma, Disability (Total and Permanent Disability) or Income Protection with any other company/ies?

Yes [Edit](#)

How many existing policies do you have?

2 [Edit](#)

Policy 1.

Who is the provider of this policy?

Other [Edit](#)

When did this policy commence?

19/02/2021 [Edit](#)

What type of covers are included in this policy?

Life, Other [Edit](#)

Please provide the details of your other cover.

Placeholder copy. [Edit](#)

What is the status of this Life cover?

In force - to be partially replaced [Edit](#)



The Recap page has been redesigned to include clear headings and titles, to easily navigate and review the information that you've provided. You can now easily navigate back to a specific page if you want to change any responses. All you need to do is select the 'Edit' link next to the information you wish to edit.

When you are on this page, scroll down the page to review all the information provided to ensure it is accurate.

When you've reached the bottom of the page and you're happy that all the information is correct, **select the 'I agree' button** to proceed.

Contact details.

Doctor's details.

Doctor's details.

Practice	Long Bay Medical Centre	Edit
Doctor's name	Jackie Brown	Edit
City/Town	Auckland	Edit
Are your medical records held under the same doctor's name?	Yes	Edit

Contact details.

Street address	1/33 Bayview Rd	Edit
Suburb	Beachlands	Edit
City	Auckland	Edit
Postcode	0622	Edit
Country	New Zealand	Edit
Contact number	0229876543	Edit
Email	email@gmail.com	Edit
Parent or guardian	Elaine Richardson	Edit



I agree that all answers are true and complete.

An important note.

This is not the explicit declaration and consent for the person or persons to be insured, we'll get to that later. This also means that if you really do need to come back and change any information for this person to be insured prior to getting their consent at the very end of the journey before submission, then you can.



**Assign/add
policy owner.**

Assign a policy owner.

When you've completed the application for each person to be insured, you'll then be taken to the 'Policy owner details' section, where you can select the policy owner.

The screenshot shows a progress bar on the left with five steps: Fred Jones, Hilton Camberwell, Policy owner details (highlighted), Payment details, and Declaration & consent. The main heading is "Who is the owner of this insurance policy?". Below the heading is a text box explaining that the policy owner must be age 16 or over and that a maximum of 2 policy owners can be added for health cover. There are two checkboxes for "Fred Jones" and "Hilton Camberwell". A blue button labeled "+ Add policy owner" is visible below the checkboxes. At the bottom right, there is a blue "Continue" button.

If you've got various persons to be insured in your application so far, these names will be prepopulated – as shown. To assign a policy owner select the appropriate name(s), you can add a maximum of 6 policy owners, who are individuals and a maximum of 1 policy owner that is an organisation.

An important note.

If the application includes health covers, NIB have a maximum of 2 policy owners who are individuals.

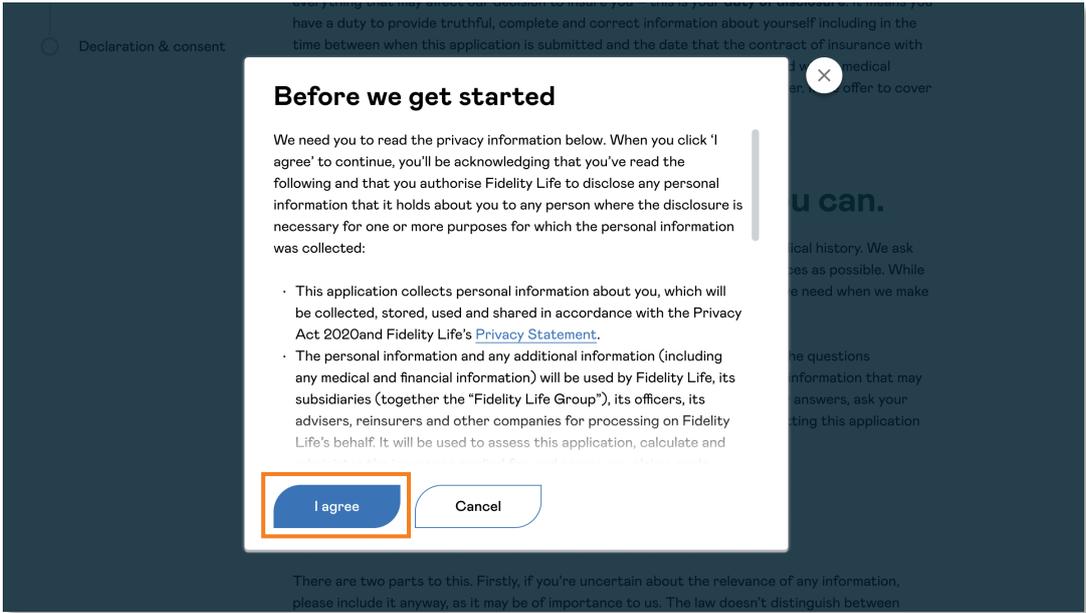
Add a new policy owner.

If there is a different policy owner which isn't listed, for example, if an organisation is the policy owner, you'll need to add them as a policy owner.

This screenshot is a zoomed-in view of the "Policy owner details" section from the previous image. The "+ Add policy owner" link is highlighted with an orange rectangular box. The "Continue" button is also visible at the bottom right.

To do this select the '+ Add policy owner' link.

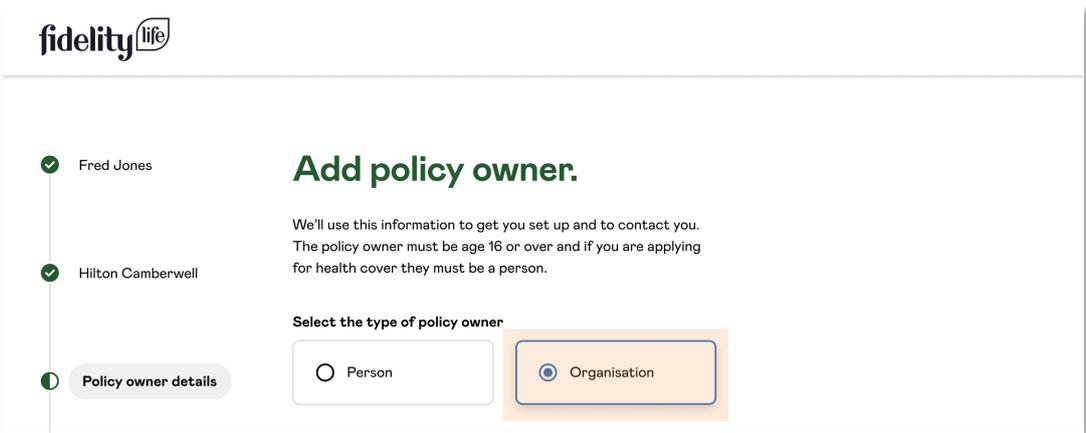
You'll be directed to the 'Before we get started' window.



This page outlines the privacy information that you and the customer need to read and understand when adding a policy owner. This information essentially outlines how the provided information will be used. Make sure you read through this information carefully.

To continue, **select 'I agree'**.

You'll then be taken to the 'Add policy owner' form, where you can provide the details for the policy owner you wish to add. The first thing you'll need to select is the type of policy owner. You have the choice between a person or organisation. In this example, we've selected "Organisation".



You'll then see all the required information you need to provide below.

Payment details

Declaration & consent

Organisation name*

Authorised person's name*

Address lookup

Please enter a minimum of 3 characters.

Street address*

Suburb

City* Postcode*

Country

New Zealand

Contact number*

Email*

Save Cancel

After you've filled out all the details for the policy owner, **select 'Save' button.**

You'll be taken back to the policy owner page, where you will now see the policy owner that you've added as an option to select. Select the appropriate checkbox and **navigate to and select 'Continue'**.

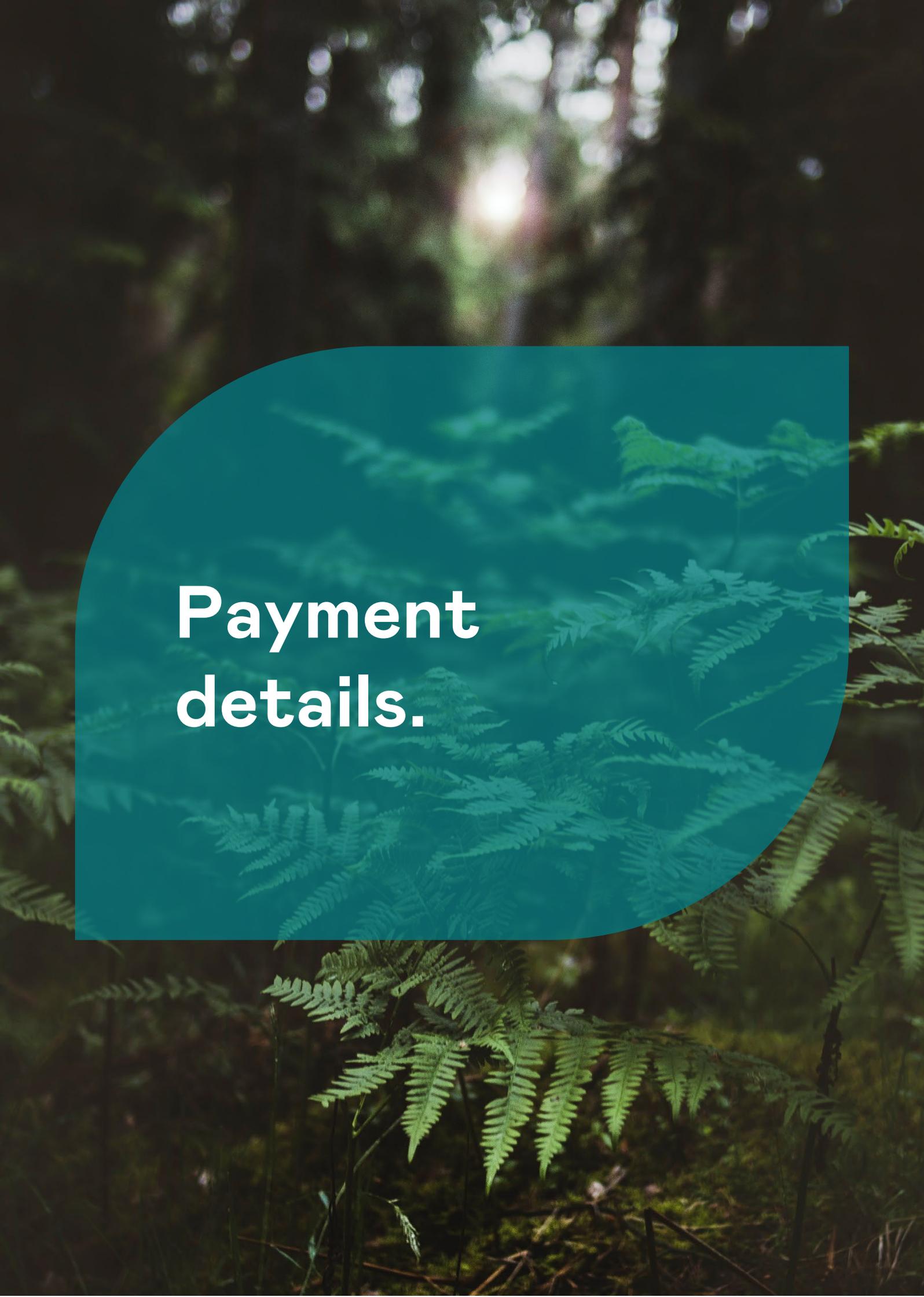


Who'll receive the policy documentation?

The next page allows you to select which of the policy owners will receive the policy documents.

The screenshot shows the Fidelity Life app interface. On the left is a vertical progress bar with five steps: 'Fred Jones' (checked), 'Hilton Camberwell' (checked), 'Policy owner details' (active, highlighted in grey), 'Payment details', and 'Declaration & consent'. The main content area has a title 'Which policy owner will receive primary policy documentation?' and a sub-instruction: 'Select one policy owner to receive policy correspondence by email. This includes policy documents, anniversary letters and all policy notifications.' Below this are three radio button options: 'Dynamic Physio', 'Fred Jones', and 'Hilton Camberwell'. At the bottom, there is a blue 'Continue' button with an orange border and a 'Previous' link with an orange arrow pointing to it.

To assign a policy owner who will receive policy correspondence by email, select the appropriate policy owner. Then **select the 'Continue' button** to save and progress to the next part of the E-App.



**Payment
details.**

Who will be paying for the policy?

In this section of the E-App, you need to confirm who will be paying for the policy, the payment method and associated payment details. Like the policy owner page, first you need to select who will pay for the policy, the names of all insured persons and policy owners will already be prepopulated.

fidelity life

✓ Fred Jones

✓ Hilton Camberwell

✓ Policy owner details

1 **Payment details**

○ Declaration & consent

Who will be paying for this policy?

Select a person or organisation from the list below who will be responsible for paying the policy premiums.

Fred Jones

Hilton Camberwell

[Continue](#)

[Previous](#)

Select the appropriate name who will be paying for the policy and then select 'Continue'.

Payment details.

Next, you'll see the payment details page. It contains some key information, such as the application number, free temporary cover information, and the payment options available. It is also the part where you select how the customer would like to pay for their policy.

The screenshot shows the 'Payment details' page for Fidelity Life. On the left is a progress bar with five steps: 'Fred Jones', 'Hilton Camberwell', 'Policy owner details', 'Payment details' (highlighted), and 'Declaration & consent'. The main content area has a heading 'Payment details' and 'Application number: [Application number]'. Below this is a paragraph about 'Free Temporary Cover' eligibility. A 'Preferred payment start date' field is set to 'DD/MM'. Under 'Payment method', there are three radio button options: 'Direct debit', 'Credit card', and 'Other options'. A 'Continue' button is at the bottom left. Three callout boxes with arrows point to: 'Application number' (pointing to the application number field), 'Free temporary cover information' (pointing to the paragraph about Free Temporary Cover), and 'Available payment methods' (pointing to the three radio button options).

To start, **select the preferred payment day**. Then choose from one of the available payment methods.

1. Direct debit.



New direct debit feature.

Direct debit was already an available payment method. However, when you select direct debit as the payment method, we now collect the direct debit information directly from within the E-App. We've designed this to give you and your customers peace of mind and support our goal of being easy to do business with.

When this option is selected and the direct debit information is provided, the customer may then be eligible for free temporary cover as soon as their application has been submitted.

When you select direct debit as the payment method, you'll be required to provide the highlighted information below:

Payment method

Direct debit Credit card Other options

Setting up a direct debit.

By setting up a direct debit now you may be eligible for [Free Temporary Cover](#) as soon as your application is submitted.

Authorised person's name*

Bank name*

Bank account name*

Bank account number*

Bank - Branch - Account - Suffix

- **Authorised person's name** (which will be populated with the policy payer's name). This is the person giving the authority to use these bank account details for direct debits.
- **Bank name** e.g., ASB
- **Bank account name** e.g., Mr. and Mrs. Smith
- **Bank Account Number**

Important notes.

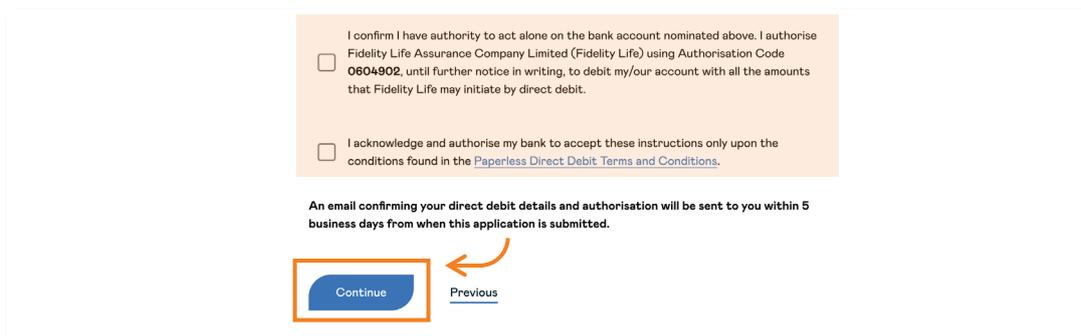
1. The bank account cannot be a savings account.
2. You will need to make sure you put hyphens between the numbers.

For example: 01-1234-0123456-123

3. Finally, we need to make sure the right suffix is captured, our system captures it as a 3-digit number. Therefore, make sure you put a 0 at the start of the suffix.

For example: 010 rather than 100.

There are also two acknowledgements, that you'll need to carefully read and accept by selecting the check boxes.



I confirm I have authority to act alone on the bank account nominated above. I authorise Fidelity Life Assurance Company Limited (Fidelity Life) using Authorisation Code **0604902**, until further notice in writing, to debit my/our account with all the amounts that Fidelity Life may initiate by direct debit.

I acknowledge and authorise my bank to accept these instructions only upon the conditions found in the [Paperless Direct Debit Terms and Conditions](#).

An email confirming your direct debit details and authorisation will be sent to you within 5 business days from when this application is submitted.

Continue [Previous](#)

To save the payment details you've entered and progress the E-App select the 'Continue' button.

2. Credit card.

When selected, this option allows a customer to pay via credit card.

Payment method

Direct debit Credit card Other options

Setting up a credit card.

You can set up a credit card to automatically pay for your premiums. We will send you an email with a link to a secure website where you can register your Visa or Mastercard details. Once your card is registered you may be eligible for [Free Temporary Cover](#).

I want to set up an automatic credit card payment.

To easily set up a credit card as a payment method, **select the 'I want to set up an automatic credit card payment' checkbox**. To save the payment method and progress the E-App **select the 'Continue' button**.

When the application form has been completed and submitted, the customer will then receive an email with a link to a secure website where they can register their Visa or Mastercard details.

After they have entered and submitted their credit card details, they may then become eligible for free temporary cover provided the first premium being paid or a valid payment instruction being received.

3. Other options.

The Other options payment method allows you to select other options that might be more appropriate for your customer.

Payment method

Direct debit

Credit card

Other options

Other options.

If you're unable to set up a payment method now, please select the reason from the list below. Please note that you will not be eligible for [Free Temporary Cover](#) until you set up a valid payment method.

I need to complete a paper direct debit form as I do not have sole authority on the bank account.

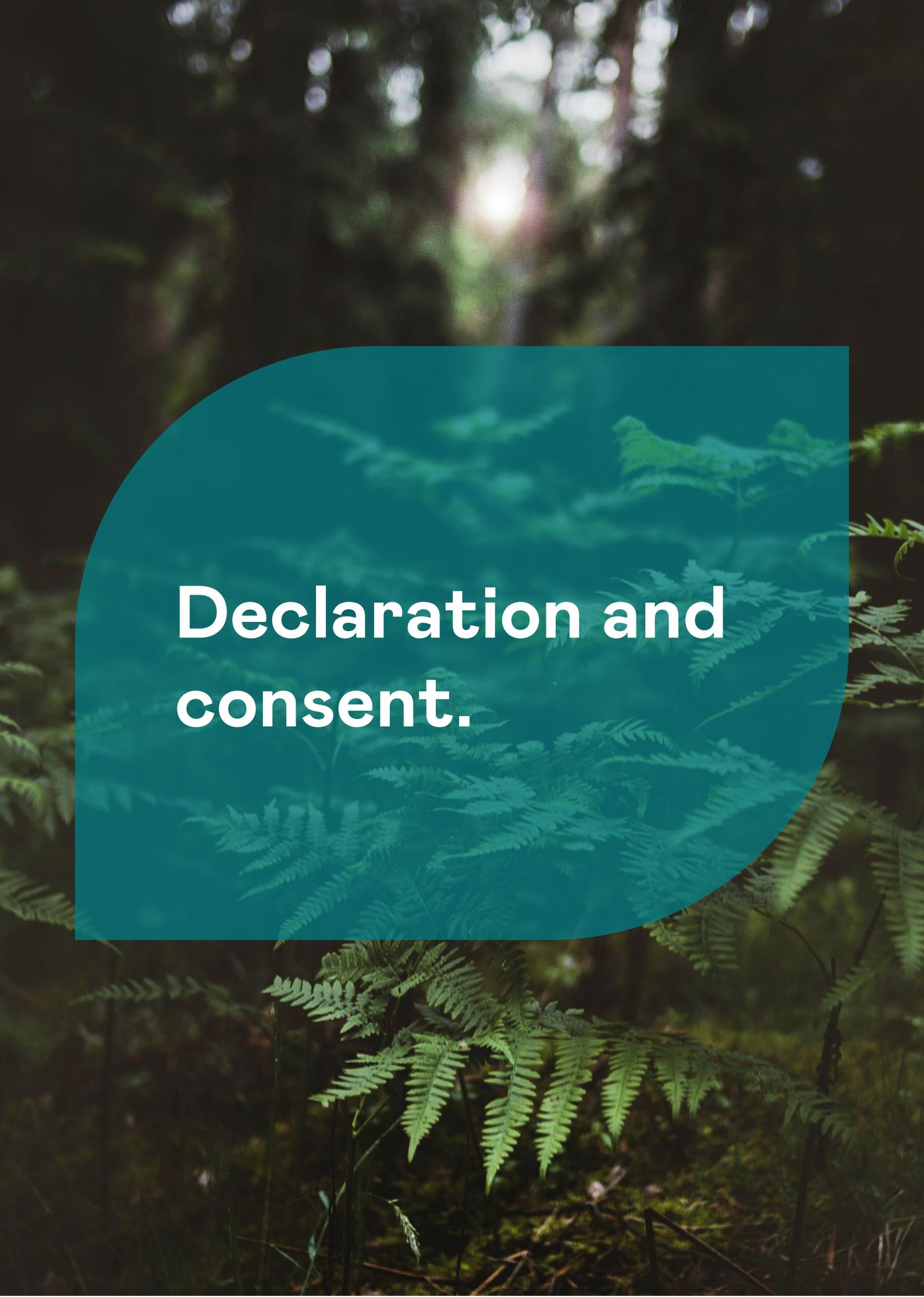
I would like to set up a payment method later.

[Previous](#)

Those options being:

- If the customer does not have sole authority over the bank account, they will need to complete a paper direct debit form.
- Or if the customer would prefer to set up a payment method at a later date.

Select the appropriate option and then select the 'Continue' button to save and progress the E-App.



Declaration and consent.

Declaration and consent.

The 'Declaration and consent' section is one of the final steps in the E-App process. We've redesigned this part of the application to include all the declaration and consent information in one place.

Each segment of the declaration and consent section needs to be read by both the person(s) to be insured and policy owner(s) or alternatively, read to them by an adviser. It's important that these audiences fully understand the information presented on this page. On the declaration and consent page, scroll down the page to find:

1. Duty of disclosure for the person(s) to be insured and the policy owner(s).

Policy owner details

Payment details

Declaration & consent

Fidelity Life.

Duty of disclosure for the insured person and policy owner.

Before you enter a contract of insurance you have a duty to disclose to Fidelity Life every matter that is relevant to Fidelity Life's decision whether to accept the risk of insurance and if so on what terms – this is your **duty of disclosure**.

Now that the application is complete and ready to be submitted, we need you to agree that you've fulfilled your duty of disclosure. You have the same duty to disclose any new information to Fidelity Life once this application is submitted and before your contract of insurance with Fidelity Life commences. You also have the same duty to disclose those matters to Fidelity Life before you apply to increase or reinstate your insurance.

If you fail to comply with your duty of disclosure or any of the information you provided us with during your application or afterwards isn't correct, Fidelity Life may cancel your policy from inception, or at its discretion, alter the amounts and terms of the insurance or decline to consider any claim(s). If Fidelity Life cancels your policy from inception, all premiums paid may be forfeited.

By completing and submitting this application, you agree that:

- You have read the section explaining your duty of disclosure, have had an opportunity to discuss it with your adviser, understand it, and wish to proceed with this application on that understanding.
- You have completed the required sections in this application, and all answers provided are true, accurate and complete. If someone else has completed this on your behalf, you declare that you have read the completed application and that the information (including any personal statement) is true, accurate and complete.
- You acknowledge that the information you have provided and the information provided by anyone else on your behalf in this application will form basis of the contract of insurance with Fidelity Life.
- You have not withheld or misstated any fact that you know (or could be expected to know) may be relevant to Fidelity Life's decision to accept this application.
- You will immediately notify Fidelity Life of any circumstances affecting the risk that may occur after submitting this application and before the contract of insurance with Fidelity Life commences.
- No statement that could affect this insurance application has been made to any representative of Fidelity Life that is not recorded in this application.
- You have read and understand the section explaining how your personal information will be collected, used and disclosed.
- If additional information is required to process this application for insurance, you may be contacted by an underwriter. The information that you provide to the underwriter will form part of your application for insurance.
- You agree that you are physically based in New Zealand at the time of this application and when your contract of insurance commences.
- You consent to receive any communications from Fidelity Life in relation to Fidelity Life and any further services.

2. Privacy information and statement.

Privacy Act 2020 and the Health Information Privacy Code 2020.

- This application collects personal information about the insured person(s) and policy owner(s), which will be collected, stored, used and shared in accordance with the Privacy Act 2020, the Health Information Privacy Code 2020, and Fidelity Life's [Privacy Statement](#).
- We may retain, for administrative purposes, all information entered into this application irrespective of whether it is submitted or not and may refer to this information should you apply for insurance with Fidelity Life in future.
- Failure to provide all the personal information we request may mean that we cannot assess the application, issue a policy, or manage any claims.
- The personal information and any additional information (including any medical and financial information) will be used by Fidelity Life, its subsidiaries (together the "Fidelity Life Group"), its officers, its advisers, reinsurers and other companies for processing on Fidelity Life's behalf. It will be used to assess this application, calculate and administer the insurance applied for, and assess any claims made under this policy and for the purposes and promotion of insurance and services to you.
- The information may be disclosed outside of the Fidelity Life Group where the disclosure is necessary for one or more purposes for which the personal information was collected, to the adviser named on this application, where required by law (including to comply with regulatory and other legal obligations), to the policy owner and any additional policy owners that may be added to the policy in the future, or with your consent.
- If blood tests are required in connection to this application, results will be provided to the doctor/GP named in this application.

3. Consent to collect more information for the person(s) to be insured.

Consent to collect more information for the insured person.

Based on your answers, we may need to collect more information about you, such as your medical history, and we need your consent for this.

By completing this application, you agree that:

- You authorise Fidelity Life to obtain any information about you from any person and/or entity including, but not limited to, any and all health treatment providers (i.e. medical practitioner, specialist, hospital, clinic, counsellor, psychologist, therapist, dentist, alternative health practitioner), insurers, Accident Compensation Corporation, or any similar organisation, employers (whether current or not), accountants, consultants, financial advisers, banks, financial institutions, any credit rating agencies and public authorities.
- You authorise any person and/or entity, including any of those listed above, to give any information about you to Fidelity Life, or to other companies for collection on Fidelity Life's behalf.
- You authorise Fidelity Life to disclose any personal information that it holds about you, to any person where the disclosure is necessary for one or more purposes for which the personal information was collected.
- You agree that a copy of this statement of consent shall be as valid as an original and is sufficient evidence of your consent and authority to disclose of your information.

4. Fidelity Life's policy terms for the policy owner.

Fidelity Life's Policy terms for the policy owner.

- You understand that Fidelity Life decides whether to accept your application and, if so, on what terms.
- You understand that the contract of insurance with Fidelity Life will not commence until either this application has been accepted by Fidelity Life or acceptance of terms have been agreed to by you and received by Fidelity Life; and in either case until payment of the premium is received, or receipt of a valid payment instruction to operate within 30 days.
- You understand that you can cancel your contract of insurance during the 14-day free look period, and all premiums will be refunded if no claim has been paid.
- If your application is acceptable on terms that differ from those you originally requested, Fidelity Life will contact you for approval of any changes.

Fidelity Life has an A- (Excellent) financial strength rating given by A.M. Best

A- Excellent	Secure	Vulnerable
	A++, A+ (Superior)	B, B- (Fair)
	A, A- (Excellent)	C++, C+ (Marginal)
	B++, B+ (Good)	C, C- (Weak)
		D (Poor)
		E (Under Regulatory Supervision)
		F (In Liquidation)
		S (Suspended)

The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business. For the latest ratings, visit www.ambest.com. AM Best have not provided this rating as a recommendation. The scale of which this rating forms part of is available from Fidelity Life.

Digital consent.



A key new feature is **digital consent**.

We now no longer require a physical signature for consent in E-App. This consent can now be captured via the new digital consent checkbox. (However, for businesses we still require a signed Declaration). Let's explore how this feature works...

First, each segment of the declaration and consent section needs to be read by both the person(s) to be insured and policy owner(s) or alternatively, read to them by an adviser. It's important that these audiences fully understand the information presented on this page.

At the bottom of the page, you'll see the 'Please tick to provide your consent' heading. Underneath, you'll see checkboxes next to:

Please tick to provide your consent:

- I **Fred Jones**, as the insured person confirm that I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to. ← The named person(s) to be insured.
- I **Hilton Camberwell**, confirm that as the policy owner I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to. ← The policy owner.
- I **Hilton Camberwell**, as the insured person confirm that I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to. ← If the policy owner is an organisation, then consent will need to be provided by the authorised person whose name appears here.
- I **James Compton**, as authorised signatory of **Dynamic Physio**, the policy owner, confirm on behalf of the policy owner that I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to. ← If the person to be insured is under 18, then consent will need to be provided by the parent or guardian whose name appears here.
- I **Hilton Camberwell** as authorised signatory of **Brad Johns**, the insured person who is under age **18**, confirm that I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to.

Once each person acknowledges that they understand and accept the information that is presented on this page, or that has been read to them by an Adviser, they can then provide their consent by marking the relevant checkbox. When a checkbox is selected it then appears with a tick and collects a timestamp. This action acts as consent and enables our digital consent feature.

Capturing consent via this paperless process allows for a much speedier application process, as there are no more paper forms. We think this feature encompasses our 'making it easier to do business with us' value perfectly.

nib nz cover.

If you've selected nib health cover, you'll see that there is a separate declaration and consent split out for both Fidelity Life and nib, with nib being underneath the Fidelity Life declaration and consent. In these applications with nib, you will need to ensure that both declarations are read by or to a customer and understood before they can provide their consent. You'll find the nib declarations and consent if you scroll to the lower part of the page.

nib nz limited.

Important information and declaration.

All information is true, correct and complete.

- Although we may obtain information from other parties (see nib Privacy Policy) disclosed in this application. We may request further information from you and your doctor.
- Each policy owner and insured person declares that all information given by them is true, correct and complete. If it is not, we may, at our discretion, cancel this policy from the commencement date, effective date or join date (as applicable).
- If we cancel the policy, any premiums paid may be retained by us. If we have already made any claims payments, we may recover these from the policyowner. If you have provided information on behalf of another person, you confirm that you are authorised to do so.
- For applications for nib's Easy Health cover, please note that your medical history is not reviewed by nib on application. Future claims will be assessed for pre-existing conditions at the time of claiming.

Intended recipients.

In providing our health and related services and using personal information, we may collect information from or disclose personal information to:

- nib and its related companies and business partners, and
- all other co-applicants named in this application and all insured persons, and
- any applicant's insurance adviser or other individual who a person has granted authority to access information on their behalf, and
- at claim time all necessary health service providers any of nib's contractors or service providers assisting it with administering and meeting each applicant's and insured person's claim. Each applicant and insured person authorises the collection of information from and the disclosure of information to the intended recipients named for the purposes set out above.

Read each part of the declaration and scroll down to navigate to the consent section.

Please tick to provide your consent:

Please tick for all applicants aged 16 and over, including the policyowner(s).

Note: The Policyowner(s) must be age 16 or over. Policyowner(s) are also signing on behalf of all dependent children under age 16.

- I **Fred Jones**, as the insured person confirm that I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to.
- I **Hilton Camberwell**, as parent/guardian of **Brad Johns**, the insured person who is under age 18, confirm that I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to.
- I **Hilton Camberwell**, confirm that as the policy owner I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to.
- I **James Compton**, as authorised signatory of **Dynamic Physio**, the policy owner, confirm on behalf of the policy owner that I have read the declarations above or have had them read to me by an Adviser and understand what I am agreeing to.

Again, once each person acknowledges that they understand and accept the information that is presented on this page, or that has been read to them by an Adviser, they can then provide their consent by marking the relevant checkbox. When a checkbox is selected it then appears with a tick and collects a timestamp. This action acts as consent and enables our digital consent feature.

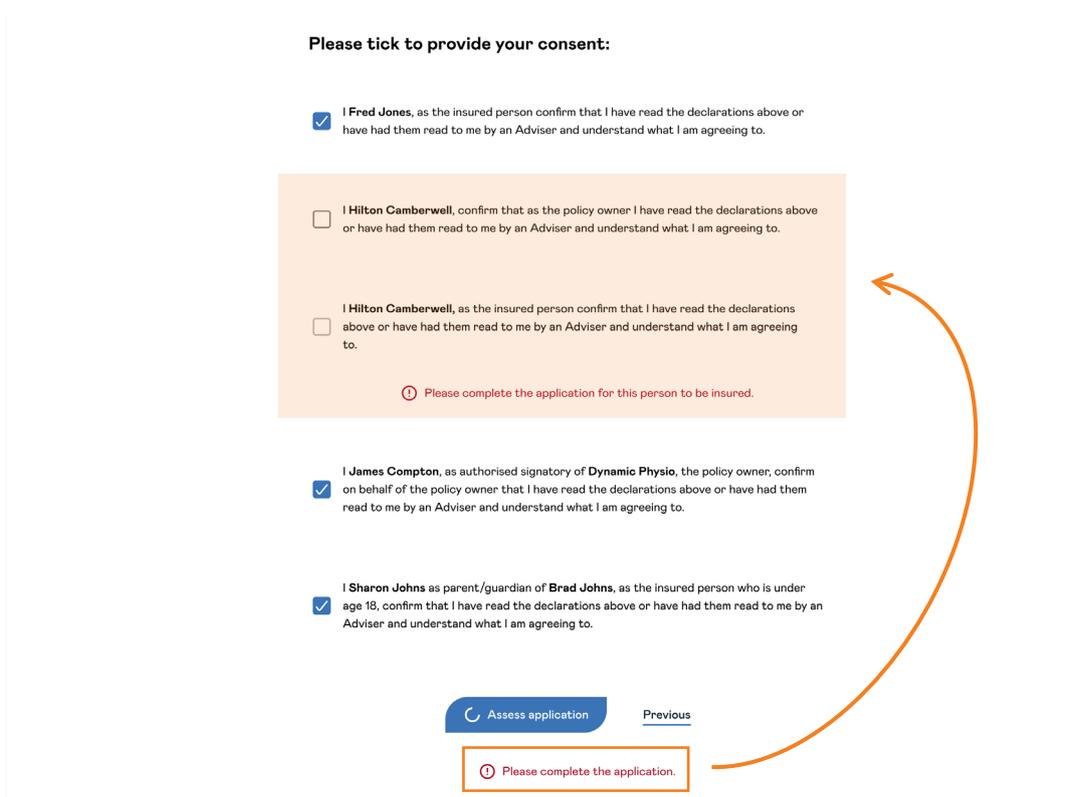
Once all consents have been provided, select the 'Assess application' button.



If any checkboxes haven't been selected, you will see a 'Please complete the application' prompt and you won't be able to continue until they have been checked. Also, you won't be able to select the 'Assess application' button until the entire application is complete, including having at least 1 policy owner and payment details.

An important note.

Until the 'Assess application' button is selected you can still update any part of the application – just make sure that you get consent for the final application to be assessed.



An important note.

In some circumstances we still may need a physical signature if required by the medical practice. This would be an exception and they will use the separate medical consent form to request this.

A photograph of a forest scene. Sunlight filters through the trees in the background, creating a bokeh effect. In the foreground, there are several ferns. A large teal semi-circle is overlaid on the right side of the image, containing the text.

**Assessment
results.**

Straight Through Acceptance (STA).



Another new feature in E-App is **Straight Through Acceptance (STA)**.

Straight Through Acceptance means that the automated underwriting engine has assessed the person(s) to be insured to be medically and financially accepted and does not require the need for a manual review. This means that the policy can be issued straight away once the E-App is submitted if a valid payment method is set up or an initial payment has been made. Initially, this will be where we accept the person(s) to be insured on standard rates and the assessment result will show as "Accepted".

Assessment results.

Once you've selected 'Assess application' on the declaration and consent page, you'll be taken to the Assessment results page. This page will allow you to immediately see the outcome of the underwriting assessment for each person to be insured prior to submitting the application, including whether they have been accepted. Let's take a look at the different results that you may encounter and what they mean.

Assessment results.

Your duty of disclosure continues until your policy commences.

These assessment results do not include an assessment of any health cover. By clicking 'Submit' you'll be referred to nib nz limited for health cover assessment.

Hilton Camberwell: Referred
By clicking 'Submit', you'll be referred to our underwriting team.

Pam Stewart: Accepted
Based on the answers provided, you're eligible for standard rates with Fidelity Life. If your payment details are set up, we'll commence your policy when you click 'Submit'.
By clicking 'Submit' you'll be referred to nib nz limited for health cover assessment.

Fred Jones: Unavailable
You will be referred to NIB for Health Cover assessment.

If a person to be insured has been 'Referred', this means that their application will be referred to our underwriting team for further assessment.

If a person to be insured has been 'Accepted', this means that based on the underwriting answers provided and if they've set up their payment details and have not chosen to wait, their policy will commence when the 'Submit application' button is selected.

If a person to be insured has a result of 'Unavailable', this means that we can't provide an underwriting assessment. They have taken Health cover only. Therefore, nib will provide an assessment outcome once the application has been submitted.

If at least 1 person has been 'Referred' and at least 1 person has been 'Accepted', then you will be able to select to 'wait' for the underwriting assessment and offer of terms for all applicants before

commencing the policy for anyone that has been 'Accepted'.

Fred Jones: Accepted

Based on the answers provided, you're eligible for standard rates with Fidelity Life. If your payment details are set up, we'll commence your policy when you click 'Submit'.

Hilton Camberwell: Referred

By clicking 'Submit', you'll be referred to our underwriting team.

Select if you do not want the Fidelity Life policy to be commenced for any accepted person. Just so you know, they will not be covered until the policy commences and they will not have any [Free Temporary Cover](#).

Submit application

An important note.

For applications with more than one person to be insured and where the assessment outcomes returned include both 'Accepted' and 'Referred', you can manage when the policy commences for the Accepted person.

When the checkbox underneath the assessment outcomes is selected, this means that the 'Accepted' person(s) will not have their policy commenced automatically once the E-App has been submitted. This also means that they will not be eligible for Free Temporary Cover during this period.

Fred Jones: Accepted

Based on the answers provided, you're eligible for standard rates with Fidelity Life. If your payment details are set up, we'll commence your policy when you click 'Submit'.

Hilton Camberwell: Referred

By clicking 'Submit', you'll be referred to our underwriting team.

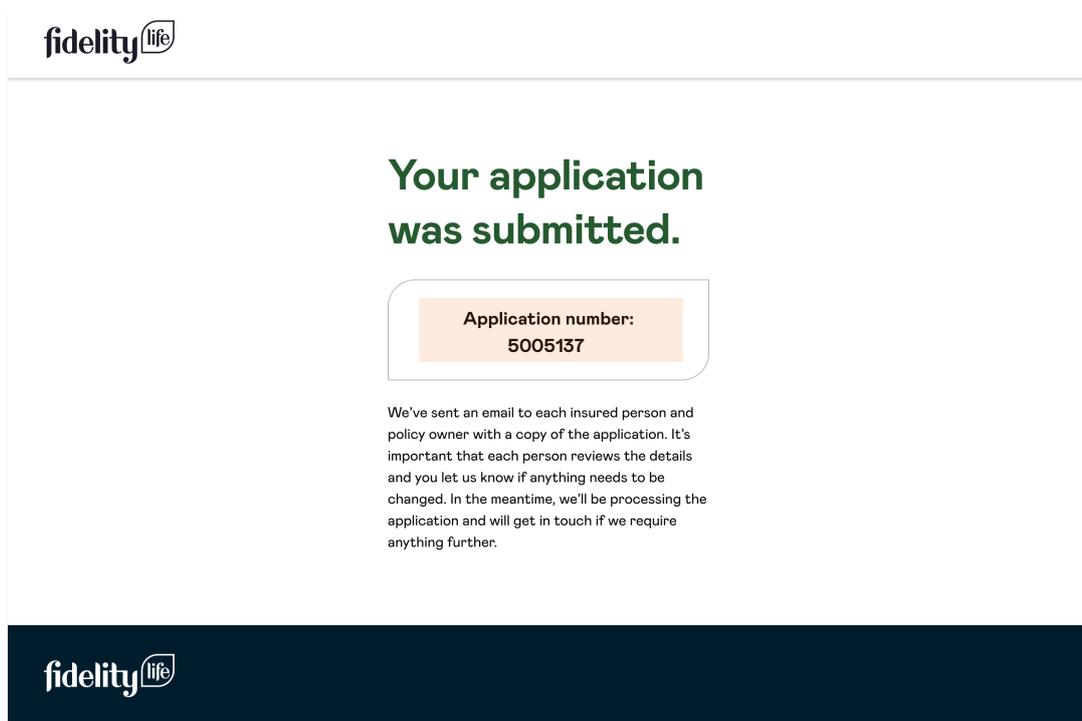
Select if you do not want the Fidelity Life policy to be commenced for any accepted person. Just so you know, they will not be covered until the policy commences and they will not have any [Free Temporary Cover](#).

Submit application

Finally, to submit the application, you must **select the 'Submit application' button.**

Your application was submitted.

You've now completed and submitted the application. On this page, you'll instantly see the application number, which is highlighted. If a new policy is created, the **application number will be used as the policy number too.**



What's next?

Once an application has been submitted, this will trigger automated communications with you (the adviser), the person(s) to be insured, the policy owner(s) and the policy payer.

1. The policy owner(s) will receive an email with the full application attached as a pdf document.
2. The person(s) to be insured, if they are not also policy owner(s) will each receive an email with their application attached as a pdf document.
3. Additionally, if they've set up a direct debit, the policy payer is emailed with the payment details.

An important note.

You (the Adviser) will also be cc'd into all these emails so that you're aware of the communications being sent to your customer.



**Review submitted
and resume in
progress E-Apps.**

View and resume E-Apps.



Another new feature is **E-App viewer**.

We've created a one stop shop where you can view your E-Apps.

First, you'll need to navigate and log in to Adviser centre.

<https://fidelitylife.co.nz/AdviserCentre/login>



Click on the link to be taken to Adviser centre.

Once you're in the Adviser Centre, you'll see a 'View E-Apps' button, select it.

Search by Policy Number... TOOLS | NEWS | CONTACT & SUPPORT

Search Adviser FIDELITY michelle.nixon

MY CLIENTS | MY INCOME | PRODUCTS | FORMS | TAHI

YOU CAN FIND DETAILS OF YOUR NEW APPLICATIONS (SUBMITTED FROM 15 NOV) AND MIGRATED POLICIES UNDER THE "TAHI" TAB

My Clients

View E-Apps | Connect Portal | New Illustration | Search Clients By...

EXISTING APPLICATIONS IN PROGRESS	OUTSTANDING PREMIUMS	RENEWALS
Date Created	Application Details	Withdraw Application
27/09/2023	Miss Renee Jade Noble	
27/09/2023	Mrs Sam A	

You'll be taken to the E-App viewer page where you can see a list of your applications in E-App. Let's take a look at what you'll see when you're in the viewer.

Log out X

View and resume your e-apps.

You can view all your E-Apps or filter by 'Submitted' or 'Unsubmitted' E-Apps. 'Unsubmitted' includes E-Apps that have expired due to being older than 3 months.

Filter by

All E-Apps Submitted E-Apps Unsubmitted E-Apps

Date created	Application details	Status	Application number	Illustration
10/02/24	Fred Jones	Unsubmitted	368998	View Resume
29/01/24	Hilton Camberwell	Submitted	368998	View
29/08/23	Hubert Blaine Wolfeschlegelsteinhausenbergerdorff Sr	Expired	368998	
09/08/23	Mary Poppins	Expired	368998	
09/08/23	Chris Johnson	Expired	368998	

Tip
You can see here that you're able to filter by 'All E-Apps', 'Submitted E-Apps' or 'Unsubmitted E-Apps' by selecting one of the options underneath the 'Filter by' heading.

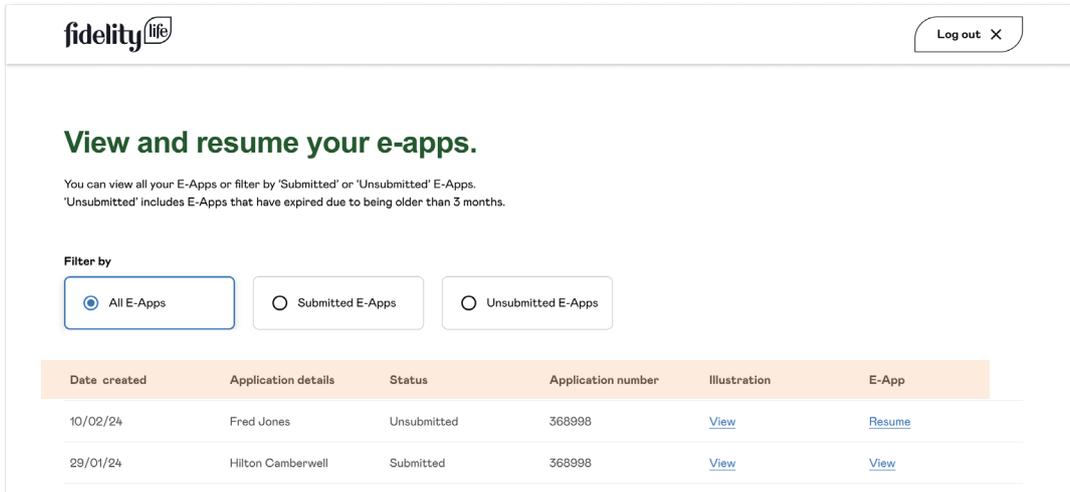
Unsubmitted E-Apps (those in progress)

Submitted E-Apps

Expired E-Apps (if they were started over 3 months ago).

Navigating through your E-Apps.

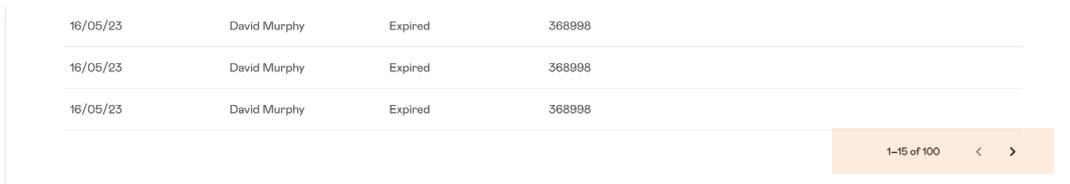
In the new E-App viewer, you can see the detail of each application by the column headings at the top.



The screenshot shows the Fidelity Life E-App viewer interface. At the top left is the Fidelity Life logo, and at the top right is a "Log out X" button. Below the logo is the heading "View and resume your e-apps." followed by a sub-heading: "You can view all your E-Apps or filter by 'Submitted' or 'Unsubmitted' E-Apps. 'Unsubmitted' includes E-Apps that have expired due to being older than 3 months." Below this is a "Filter by" section with three radio buttons: "All E-Apps" (selected), "Submitted E-Apps", and "Unsubmitted E-Apps". Below the filter is a table with the following data:

Date created	Application details	Status	Application number	Illustration	E-App
10/02/24	Fred Jones	Unsubmitted	368998	View	Resume
29/01/24	Hilton Camberwell	Submitted	368998	View	View

You can also use the back-and-forth arrows in the bottom right-hand corner to navigate through your E-Apps. By default, the most recent E-Apps will be shown first.



The screenshot shows a portion of the Fidelity Life E-App viewer interface, focusing on a table of applications and a pagination control. The table has the following data:

16/05/23	David Murphy	Expired	368998
16/05/23	David Murphy	Expired	368998
16/05/23	David Murphy	Expired	368998

Below the table is a pagination control showing "1-15 of 100" and navigation arrows.

Submitted E-Apps.

With submitted applications, you can view both the illustrations and application details by selecting the links to the left.

View and resume your e-apps.

You can view all your E-Apps or filter by 'Submitted' or 'Unsubmitted' E-Apps. 'Unsubmitted' includes E-Apps that have expired due to being older than 3 months.

Filter by

All E-Apps Submitted E-Apps Unsubmitted E-Apps

Date created	Application details	Status	Application number	Illustration	E-App
10/02/24	Fred Jones	Unsubmitted	368998	View	Resume
29/01/24	Hilton Camberwell	Submitted	368998	View	View
29/08/23	Hubert Blaine Wolfeschlegelsteinhausenbergerdorff Sr	Expired	368998		

Illustrations for both unsubmitted and submitted E-Apps are now only viewable in the application viewer. We've done this so that all the illustrations and application information is viewable in one place and to keep customer's information secure. This means going forward you will no longer receive illustrations via email.

An important note.

You will still be able to view applications that have been submitted and are being assessed and processed, including those with outstanding underwriting requirements, in Adviser centre in the TAHI section under the Applications tab as you currently can.

A photograph of a forest with tall, thin trees and a dense carpet of ferns on the ground. A semi-circular teal overlay is positioned in the center, containing white text. The text reads:

**Thanks for
completing this
training.**