

## Thank you for applying for a Synergy Protect Plan

**This guide is important** – you should read it very carefully and keep it with the rest of your plan documentation.



### **FAILURE TO DISCLOSE ALL RELEVANT MATERIAL FACTS MAY RESULT IN THE NON-PAYMENT OF A CLAIM AND THE PLAN BEING CANCELLED**

Your financial adviser has submitted your application to us electronically via a secure online application system. If you have any questions relating to any part of this process or your responsibilities you **MUST** contact your financial adviser. This guide is designed to explain:

### **How the online application process works and your responsibility to fully answer all the questions honestly.**

**A** You have given your authorisation and consent to your financial adviser to submit your application online. They will act on your behalf and as your agent.

**B** Your financial adviser has submitted your application to us based on the information you provided to them.

This information is required by the Insurers to consider your application for insurance including questions relating to your health, occupation, sport and leisure activities, travel and foreign residency. If you do not answer all of the questions fully and honestly this will delay the processing of your application.

**C** We enclose a copy of the application form that your financial adviser submitted to us online. we would like to advise you of the following;

- Your application form and other information supplied, will form the basis of the contract with Synergy Financial Products Limited and The Prudential Assurance Company Limited and will be governed by the Plan Terms and Conditions.
- Please check the application form very carefully to ensure that there are no errors, omissions, or incomplete answers.

This is particularly important;

- If you did not complete the application form yourself;
- Where you have provided information in the application form that has been used by your financial adviser to answer any questions when populating your online application..

- Please tell us everything about your medical history, including family history, smoking, alcohol and drugs, occupation, sport and leisure activities and travel, let us decide if it's relevant to your application or not;
- If you do not disclose everything we ask for, it may result in the non-payment of a claim and you may not be covered;
- If you are not confident that you have disclosed all required information you should consult your doctor, don't assume that we will write to your doctor.
- You must tell us about any changes in the information in the Application Form between the time your application form was completed and the day your cover starts. Failure to do so may result in the non-payment of a claim and the plan being cancelled;

**D** We ask you to sign, date and return the declaration we enclose, if you are satisfied the application form submitted by your financial adviser is accurate and complete and return it to us; OR

If the application form is inaccurate or incomplete, you need to correct or add the missing information and initial each amendment, complete and sign the Access to medical reports consent and declaration on page 19 of the application form, and return it to us.

If we have still not received either your signed declaration or amended application form back after 20 working days we will write to you confirming:

- The plan will be issued in accordance with the information supplied by your financial adviser in your application form;
- The consequences of non-disclosure; and
- Your continuing duty to tell us about any changes in the information supplied in your application form between the time it was completed and the time cover starts.

**E** We will email a copy of your application form to your financial adviser confirming that it has been received and referred to our Underwriters for consideration.

**F** Cover under your plan cannot start until we have:

- Completed underwriting of your application;
- Issued an acceptance letter confirming the terms offered;
- Received all of the documentation that we require;
- Received confirmation of the required start date.

### **Important Note:**

Please be aware that your application will be processed and if instructed, will start, with premiums being collected, without requiring your signature.

## **SOME THINGS JUST CAN'T BE IGNORED...**



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