**Underwriting Application Summary – Life Insurance (Australia)**

Applicant: Mr John Smith | DOB: 21-08-1982 | State: NSW

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| Section | Findings |
| Applicant details | * Name: Mr John Smith * DOB: 21-08-1982 * Gender: Male * Address: * State: NSW * Mobile: * Email: * Height/Weight: 174 cm / 80 kg * BMI: 26.40 * Additional relevant disclosures: none beyond those listed. |
| Applied for cover | * Life: $1,000,000.00 * TPD (Any Occupation): $500,000.00 * Trauma (Linked): $200,000.00 * Income Protection: Monthly benefit $5,000.00, Benefit period 2 years, Waiting period 90 days * Additional relevant disclosures: none beyond those listed. |
| Existing cover | * Life with other insurer: $300,000 (intend to replace $300,000) * Additional relevant disclosures: none beyond those listed. |
| Modified Terms | * None disclosed (no previous declines/loadings/exclusions reported) * Additional relevant disclosures: none beyond those listed. |
| Claims history | * None disclosed (no past or intended claims reported) * Additional relevant disclosures: none beyond those listed. |
| Residency details | * Australian permanent resident visa * Currently living in Australia: Yes * Additional relevant disclosures: none beyond those listed. |
| Occupation details | * Main occupation: category as quoted White Collar (Class WC) * Employment status: Employed * Typical weekly hours: 20 to 45 hours * Performs administration/computer duties ≥90%; no manual duties * Second job: Bartender; hours per week: 10 * Additional relevant disclosures: none beyond those listed. |
| Income details | * Main job income: 85000 * Second job income: 15000 * Total regular annual income: $100,000 * Additional relevant disclosures: none beyond those listed. |
| Travel | * Plans overseas travel within next 12 months for recreation * Planned leave/travel timing disclosed: 17/06/2026 * Travel details: Provide details of the countries (including all cities and regions) you will be travelling to, and the amount of time you will spend in each. Portugal 4 months * Expected duration > 3 months * Additional relevant disclosures: none beyond those listed. |
| Recreation | * Professional/semi-professional sport: Bicycle racing * Scuba diving (formally trained; does not dive unaccompanied; dives >40m) * Recreational flying (pilot of single engine aircraft) * Additional relevant disclosures: none beyond those listed. |
| Alcohol | * Consumes 12 drinks/week · Received counselling to stop drinking * No hospitalisation or residential treatment |
| Drug Use | * No illegal drug use in past 10 years * Additional relevant disclosures: none beyond those listed. |
| Smoking | * Smoker: Yes * Smokes less than 10 cigarettes per day |
| BMI | * BMI 26.40 (overweight range) * Height: 174 cm * Weight: 80 kg |
| Medical History | * History of melanoma (Stage 2); removed 2019; left arm; no recurrence; no treatment in last 12 months; treating GP provided. * Other skin cancer treated; frozen/burnt off; resolved; pre-cancer/CIS removed; no chemo/radiotherapy; no further treatment required. * Heart murmur diagnosed in 2000, resolved by 2008 * Migraines (not increasing; no abnormalities on investigation; up to 7 days impacted in last 12 months). * Hyperlipidaemia; on prescribed statin; last cholesterol reading 4.2 within past 12 months. * GORD/reflux symptoms; advised to have endoscopy; not yet booked; no complications reported. * Appendicitis with appendectomy; >3 months ago; fully recovered, no complications. * Whiplash single episode; >3 years ago; full recovery; 2–4 weeks time off; neck/upper back affected. * Left ankle fracture/dislocation; >5 years ago; fully recovered; no surgery; no restrictions. * History of abnormal PSA for ~3 years; last result 4.0 ng/mL (reported 18/02/2024) attributed to prostate infection; now returned to normal; no further investigations required. * Recent dental issues consultation in last 12 months. * Genetic testing for family planning/IVF; not for medical condition. * Additional relevant disclosures: none beyond those listed. |
| Family History | * Breast cancer in first-degree relative; relation and age at diagnosis not stated. * Additional relevant disclosures: none beyond those listed. |
| GP Details | * Treating doctor details (melanoma): GP doctors test health, 20/25 Smith road, Sydney, NSW, 2000 * Regular clinic & doctor: , the suburb this is located, and the name of your usual doctor. * Additional relevant disclosures: none beyond those listed. |

## Detailed Disclosure Summary

**Cancer & Dermatology:**

* Melanoma (Stage 2) removed 2019; left arm; no recurrence; treatment complete.
* Other skin cancers and pre-cancer/CIS treated with freezing/burning; currently clear.

**Cardiovascular:**

* Childhood heart murmur resolved; last echo 2008 normal.
* Hyperlipidaemia on prescribed medication; last cholesterol 4.2.

**Neurology:**

* Migraines; not increasing; ≤7 days affected in past 12 months; no abnormal tests.

**Gastrointestinal:**

* GORD/reflux; advised endoscopy; not yet booked; no complications reported.
* Appendectomy; fully recovered.

**Musculoskeletal:**

* Whiplash single episode >3 years ago; full recovery.
* Left ankle fracture/dislocation >5 years ago; full recovery; no surgery.

**Urology:**

* Abnormal PSA history; transient; attributed to prostatitis; currently normalized (reported 18/02/2024).

**Lifestyle & Risk:**

* Current smoker (<10/day).
* Alcohol ~in a typical week? standard drinks/week; prior counselling to reduce/stop.
* Recreational pilot (single engine).
* Scuba diving >40m (qualified, accompanied).
* Semi-professional bicycle racing.

**Family History:**

* First-degree relative with breast cancer; relation and age at diagnosis not provided.

## Red Flags / Inconsistencies

* Travel timing inconsistent: extended leave noted as starting 17/04/2026 (Europe, 4 months) vs travel question leaving 17/06/2026 for Portugal 4 months.
* Answered 'No' to participating in cycling under recreation list, yet disclosed professional/semi-professional bicycle racing later.
* GP details appear inconsistent (different addresses listed for treating GP vs regular clinic).
* PSA test date recorded as 18/0/2024 (invalid month). Clarify correct date.
* Scuba diving deeper than 40m: missing frequency, locations, and use of mixed gas/decompression practices.

## Disclosure Cross-Check

A final pass was performed to ensure disclosures are not omitted from logical sections. Any residual items are noted below:

Catch-all: No additional disclosures beyond those listed were identified in the provided application.