



NOBLEOAK

# Client Care Guide 2

DURING YOUR APPLICATION

Client Care Guide issued by:

NobleOak Life Limited

ABN 85 087 648 708 AFSL No. 247302

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# Client Care Guide 2

## During your application

### About this guide

NobleOak Life Limited (NobleOak) is bound by The Life Insurance Code of Practice (the Code).

The objectives of the Code are to ensure that we:

- Deliver a high standard of customer service throughout your relationship with us
- Continuously improve the services we offer you
- Communicate with you in plain language unless medical or other technical terminology is needed
- Seek to increase consumer trust and confidence in the life insurance industry.

The Code deeply resonates with NobleOaks' own values which has been built around the principles of Clarity and Transparency, Fairness and Respect, Honesty, Timeliness and Plain Language.

As part of NobleOaks' commitment to the Code, we have developed Client Guides that set out the standards you can expect from our services every step of the way.

This guide tells you about how you will be kept informed of the process when you apply for cover and how we can help address any concerns you may have.



## During your application

You can obtain a quote and complete an application in two ways:

By speaking with one of our sales agents on the phone by calling **1300 041 494** between 8.00am-8.00pm Mon-Fri (AEST), or by accessing our online quote and application tool which you can find at <https://lifequote.nobleoak.com.au/quote-tool>

1. By phone, NobleOak sales agents will answer any product or process questions that you may have. They will take time to explain policy premium (including how stepped premiums work), features, benefits, exclusions, limits, and cooling off period. They will also explain automatic indexation to you and provide you with the option to remove it if you wish.

When you are ready our sales agents will take you through the quotation and application process. All of our calls are recorded and stored securely to ensure that the information that you receive is accurate. The application contains health and lifestyle questions and can take 15-20 minutes to complete depending on your medical history.

2. Online, there is information on our website to answer any questions you may have in relation to policy premium (including how stepped premiums work), features, benefits, exclusions, limits, and cooling off Period. All our online quotations and applications are stored securely to ensure that the information that you receive is accurate. At any time, you can call one of our sales agents to answer any questions you may have or to complete the process with them.

## Confirmation of your application

We will send you your insurance quotation by email together with a copy of the application you completed with us. You will also receive the Product Disclosure Statement (PDS) outlining the product features, benefits, and general terms. The PDS also includes information about the life insurance product you have applied for and the interim insurance cover available during the application assessment period (if applicable).

## Assessing your application

Over the phone applications (and some online applications) are assessed by our underwriting team who will determine whether your application is acceptable based on our standard acceptance terms or whether special acceptance terms need to apply due to the specific risk associated with your health, lifestyle or occupation.

During the assessment our experienced underwriters may need to request additional information and also liaise with your doctor or health specialist. Depending on your application and your cover level you may also be required to have a medical examination, blood tests or an independent medical assessment. We will only arrange these when absolutely necessary and will always endeavour to keep these additional medical requirements to a minimum to reduce any inconvenience to you. We will arrange these through our service provider and pay any costs. These medical details are generally made available to us by the provider within **10 business days**.

Our decisions are based on our underwriting guidelines and are subject to the requirements of anti-discrimination law.

Your cover is fully underwritten which means that our decisions are based on the information provided to us and once accepted, you will have more certainty and peace of mind in the event you need to make a claim in the future.

We ensure our underwriters have the appropriate skills and training, including for mental health conditions where applicable. They will not make decisions for us until they have shown technical competency and an understanding of relevant laws (including anti-discrimination laws).

## Checking your application

Please check your application and let us know if anything is inaccurate or incomplete. Call us on **1300 041 494** to advise us if there are any changes. You can also handwrite the changes on the application, sign, scan and email back to us at [sales@nobleoak.com.au](mailto:sales@nobleoak.com.au).

During your application we will ask you to confirm your **Duty to Take Reasonable Care** not to make a misrepresentation. This means that when you are applying for insurance and answering our questions, you must take care not to provide a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. and the consequences of not disclosing all relevant information and answering all questions honestly.

It is a very important part of our assessment process that you think carefully when answering the application questions, because if you do not take care to answer honestly and completely, we may reduce or refuse to pay a claim or may cancel the policy.

We will let you know the terms on which your application has been accepted and finalise your cover.

We will let you know our decision within **5 business days** after we receive all the requirements to assess your application.

Our Product Disclosure Statements are available online or you can ask us to send you a copy at any time.

We also have information on our website about premium structures for your review, you can find it at <https://www.nobleoak.com.au/tools-guides/premiums/>.

## Communicating with you

We will always try to use the communication method you prefer where practical, unless we are limited by the requirement of the Life Insurance Code of Practice, law, or regulation to communicate with you in writing. We may use phone, text message and email to communicate with you.

Throughout your engagement with us, some information we have about your health may be better communicated to you by your doctor instead of us. If so, we will meet our obligations in the Life Insurance Code of Practice by providing this information to your doctor rather than to you directly.

We will tell you if we cannot meet or have not met a deadline in the Life Insurance Code of Practice for giving you information because we are waiting for a third party.

If we find that we have made an error, omission or inconsistency that disadvantaged you, we will tell you within **10 Business Days**. We may need extra information to address it. These timeframes will not apply if the error is identified as part of a broader remediation program affecting multiple customers.

If you have any questions please contact our Sales Team:

- **Call:** **1300 041 494**  
8.00am-9.00pm Mon-Fri (AEST)
- **Email:** [sales@nobleoak.com.au](mailto:sales@nobleoak.com.au)
- **Mail:** NobleOak Life Limited,  
GPO Box 4793, Sydney NSW 2001





# NOBLEOAK

*The smarter way to insure your life*

## CONTACT US AT NOBLEOAK

Quotes & Applications: 1300 041 494

All other enquiries: 1300 551 044

By mail: NobleOak, Freepost, GPO Box 4793

SYDNEY NSW 2001 (no stamp required)

By email: [enquiry@nobleoak.com.au](mailto:enquiry@nobleoak.com.au)

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