

## Access to Medical Reports

**This leaflet tells you why we ask you about your medical history, why we might ask your doctor for medical reports and what we do with the information given to us. It also explains your rights under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991.**

### Why do you ask me questions about my medical history?

We use the information you give us in your application form and the reports from your doctor, to help us assess the risk of providing you with the cover you have requested. This then ensures that we are fair to all customers when deciding if we can offer cover and if so, on what terms.

### What information will be in the doctor's report?

The medical report your doctor fills in asks about:

- any tobacco, nicotine replacements, alcohol or drug usage
- details, including copies of any reports or letters, of any illness, trauma, or referrals for specialist advice or treatment, hospital admissions, consultations with your GP or any other medical adviser, therapist or counsellor. For example, we will ask about:
  - i any history of heart disease, cancer, stroke, diabetes, mental illness, central nervous system diseases, musculoskeletal disease or injury
  - ii the results of any tests or investigations that you've had or any tests or investigations that you are awaiting
  - iii any prescribed medication
  - iv any time off work
- any history of disease in your mother, father, brothers or sisters you've told your doctor about.

The medical report will not ask for any information about:

- negative tests for HIV, hepatitis B or C, isolated or multiple incidences of sexually transmitted diseases unless there are long-term health implications, or any predictive genetic test results.

Your rights under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991.

We may need to apply to your doctor for a medical report and, if we do, we'll need your permission. Your legal rights are:

- You don't have to give your consent, but if you don't we may not be able to proceed. This does not stop you applying elsewhere.
- You can ask to see the report before your doctor returns it to us. If you do, we'll ask your doctor to retain it for 21 days so that you can arrange to see the report. This may cause a delay in processing your application.
- You can ask your doctor for a copy of the report at any time during the six months after it has been sent to us.
- You can ask your doctor to amend the report if you consider any aspect of the report to be incorrect or misleading. If your doctor refuses to make the amendments, you may add your comments to the report.
- Your doctor can refuse you access to the report if they feel this would cause physical or mental harm to you or others.

If you have any questions about your rights under the Act or any questions about the process of obtaining, assessing or storing medical information, please write to us at:

Customer Services,  
Tri Centre One,  
New Bridge Square,  
Swindon,  
SN1 1HN.

Or call us on 01793 514514.

We are open from Monday to Friday 8.30am to 6pm

## Declaration

I/We have read the section headed 'Your rights under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991.' I/We consent to Zurich Assurance Ltd (Zurich) obtaining medical information from any doctor about anything affecting my/our physical or mental health and to Zurich obtaining information from other insurers about previous applications I/we have made for any life, sickness, accident or private medical insurance. I/We authorise those asked for such information to provide it on the production of a copy of this consent.

**I/We do/do not\* want access to any medical report prepared as a result. (\*delete as appropriate).**

Policy number

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Name of Life 1

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Signature of Life 1

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Date of signature

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Name of Life 2

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Signature of Life 2

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Date of signature

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**Zurich Assurance Ltd**

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We may record calls to improve our service.

