

Group Protection Tele-interview Request Form



We've been asked to consider providing you with cover under your employer's Group Protection policy with Aviva. In order to do this we need some additional information from you.

We prefer to collect this information by Tele-interview as it is faster and more convenient. It avoids you having to complete a long questionnaire, can be arranged at a time that is convenient for you and may reduce the need for us to request further information resulting in a quicker process.

How the Tele-interview works

- Step 1** You will need to complete, sign and return the attached Tele-interview request, the declaration, authority and consent and the access to your health and medical information consent form.
- Step 2** We will then ask our specialist third party medical evidence provider, Medicals Direct Group (MDG), to contact you to make a mutually convenient appointment for the Tele-interview to take place.
- Step 3** Your Tele-interview will then take place.
- Step 4** After your Tele-interview we will send you a copy of the questions and your answers together with a Tele-interview amendment form. You will need to check this thoroughly to ensure it is accurate, if you need to change any of your answers you can do this by completing and returning the Tele-interview amendment form.

What to expect

At the pre-agreed time your interviewer will call you. The average time of the call is 40 minutes. You should answer questions accurately, giving as much detail as possible. The Tele-interview is carried out by medically trained staff and is recorded and held securely. All information will be treated in the strictest confidence.

What questions will you be asked during the Tele-interview

The questions will cover personal details, leisure activities, medical history and family history. For example:-

- Details of your occupation
- Your height, weight, smoking and drinking habits.
- Whether you have any current or past conditions or disorders (i.e.: any physical or mental health problems).
- Whether you are receiving any medical treatment or waiting for a medical or surgical consultation, test or investigation.
- Whether any of your parents, brothers or sisters have been diagnosed with a medical condition.
- Details about any hazardous pursuits e.g. climbing, diving, hang-gliding.

If you would prefer to complete a medical declaration please contact us on 0800 068 2110 or at **GPM@aviva.com**, and we will arrange to send you one by email. If you require any assistance with this form or the completion of this form, please contact us on 0800 068 2110 or at **GPM@aviva.com**. Calls to and from Aviva may be recorded and/or monitored.

Wherever possible you should complete this form yourself. If this isn't possible you must ensure that the answers provided are complete and correct, and confirm who has completed the form in the 'Declaration, authority and consent' section later in this form.

Please note that if you choose not to provide us with the medical information we need, then, this may mean that you will not receive your full potential insurance benefits for your membership under your employer's Group Protection policy. Benefits are subject to underwriting and we may not provide you with insurance under this policy.

If you are happy to provide information by Tele-interview please complete the sections below; we will only be able to process your request once we have received this completed form.

You can either send this to **GPM@aviva.com** or Group Protection Medical Underwriting Department PO Box 3240, Norwich, NR1 3ZF.

Policy details

Group Income Protection

Group Life

Policy number (If known)

Employer's name

Your details

Title

First name

Surname

Address

Sex

Male

Female

Date of birth

D	D	M	M	Y	Y	Y	Y
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Contact phone number

Convenient time to call you to make an appointment

Once your Tele-interview has taken place a copy of the transcript will be emailed to you; please confirm the email address to which this should be sent

Fair Processing Notice – Group Protection

Privacy Notice

Aviva Life & Pensions UK Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us.

The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the “Data Rights” section of our full privacy policy or by contacting us at dataprt@aviva.com.

We may also use personal information about other people. This may include, for example, other people whose lives will be insured under the policy; the family or personal history of the insured, or appointed trustees where policies are placed under trust. **If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.**

Declaration, authority and consent

- I will notify Aviva Life & Pensions UK Limited immediately if my circumstances relevant to this application alter in any way.
- I confirm that all information provided to Aviva Life & Pensions UK Limited is truthful, accurate and complete. I understand that if I don't answer all questions fully, truthfully and accurately this could affect how much is paid out on the claim and could mean the claim is not paid out at all.
- I authorise any doctor or other medical practitioner with whom I have consulted to provide Aviva, their agents or subcontractors, with any information concerning my past or present, physical or mental health (including relevant medical records or notes).
- I consent to Aviva Life & Pensions UK Limited sharing information obtained concerning my physical or mental health, with my treating medical practitioners and with health professionals appointed by Aviva Life & Pensions UK Limited.
- You are confirming that any other person (e.g. a family member) whose information you are providing understands and has no concerns about their information being used in this way.

Your signature

Date signed

D	D	M	M	Y	Y	Y	Y
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If this form has been completed by anyone other than the applicant, please indicate who has completed it

First name

Surname

Relationship

Access to your health and medical information – consent form

What you need to do

Please read this form, including the **Access to your health and medical information** section before signing this form as it contains details of your rights.

Signing and returning this form as quickly as possible will ensure we can make a decision on your application.

What you need to know

- We may request your medical information should we require it and will use this form to request it. We'll tell you if we need to request a report.
- You can request to see the medical report at any time, including before it is sent to us should you wish.
- You can withdraw your consent for the relevant doctor or treatment provider to provide us with any reports, documents or information at any time up to the point they send the information to us. To do this, you can contact either your doctor directly or, telephone the Group Protection Medical Underwriting team on 0800 068 2110 or, by email at **GPM@aviva.com** or, write to Group Protection Medical Underwriting Department PO Box 3240, Norwich, NR1 3ZF. Calls to and from Aviva may be recorded and/or monitored.
- If you do not want to progress your application you can withdraw your consent at any point, but we will not be able to provide you with any cover being assessed as part of this application.
- Your medical information is safe in our hands. We will ensure that it is kept confidential and only for as long as is necessary. We may also need to send it to other third parties, such as reinsurers, to help assess the application.

By signing this form you confirm that:

- you've read the contents of this consent form, including the **Access to your health and medical information** section. You know what information Aviva needs, and why.
- you consent to us, our agents or sub-contractors seeking a (i) medical report from your doctor(s) under the AMRA or (ii) a report from your health practitioner or other professional; and
- you consent to any doctor, medical practitioner, institution or person who has been involved in your care or treatment (or a related claim) to release and provide to us and any third parties acting on our behalf any relevant information concerning your physical and/or mental health which we consider is required to process the insurance application with us.
- your consent is valid for 12 months from the date of this consent form, or until the assessment of your application has been completed.
- we'll use this form as proof that you've given us your consent to request other relevant information from your medical practitioner, health practitioner or other professional.

Your signature

Date signed

D	D	M	M	Y	Y	Y	Y
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Please tick this box if you wish to see any medical report or health information before it is sent to Aviva:

Please note: if the AMRA applies and you want to view your medical report before it is sent to us, you'll need to arrange an appointment with your medical practitioner. **Your report will be held for 21 days from the date we contact them to request the report to allow you to view it before it is sent to us.**

Access to your health and medical information:

We need information about your circumstances to complete our assessment of the application. This form explains how we obtain your health, medical and other information, and why we need it. In the context of medical reports, it also gives important information about your rights.

So we can assess the application we need your consent to ask any relevant professionals involved in your care, whether a health or medical practitioner or other professional, for health, medical or other information. This may include a medical report and specific details about your health and lifestyle.

We request medical reports from medical practitioners under the Access to Medical Reports Act 1988 (or if you live in Northern Ireland or the Isle of Man, the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 and the Isle of Man Access to Health Records and Reports Act 1993 respectively) (collectively referred to as the “AMRA”).

This is specific legislation which allows insurers, like Aviva, to obtain a medical report with your consent.

Under the AMRA, a medical practitioner is one who is registered with the General Medical Council. This covers consultants and GPs, however would not cover, for example, a physiotherapist. If in doubt, you should ask your health practitioner.

We may need to ask for additional information (such as specialist letters or test results) from your medical practitioner to give us the information we need to fully assess the application.

We will usually request a medical report however, in some cases, it may be necessary for us to ask for different information or documents. This is why the consent you give on the form allows us to request relevant records and information from any medical practitioner, institution or person who has been involved in your care or treatment (including hospitals, doctors, nurses, health and other professionals, government departments, local authorities and other insurance companies).

We therefore ask for your consent through the form in advance at the start of the application, to save having to do so at a later stage and causing any unnecessary delays to the application. Don't worry though, we will only ever ask for documents or information if they are necessary for our assessment of your cover.

Your rights under the AMRA are as follows:

- You can withdraw your consent for the relevant doctor or treatment provider to provide us with any reports, documents or information at any time up to the point they send the information to us. To do this, you can contact either your doctor directly or, telephone the Group Protection Medical Underwriting team on **0800 068 2110** or, by email at **GPM@aviva.com** or, write to Group Protection Medical Underwriting Department PO Box 3240, Norwich, NR1 3ZF. Calls to and from Aviva may be recorded and/or monitored.

Once we have received the medical report, non-medical report or other medical/health information, we process and use it in accordance with the terms of our Privacy Policy to administer and assess the application and do not rely on consent for this. If we need a document or information and you have either not provided consent or withdrawn it, then this will impact upon our ability to assess your application.

If you do not want to progress your application you can withdraw your consent at any point, but we will not be able to provide you with any cover being assessed as part of this application.

- You can ask to see the report before your doctor sends it to us. If this is the case, we'll tell the doctor you wish to see the report. Your doctor will keep the report for 21 days so you can arrange to see it. If you've not made arrangements to see the report within this time, your doctor will send it to us, unless you withdraw consent for us to access the report.
- If you choose not to see the report at this stage, you may ask the doctor for a copy within six months of it being sent to us. If you ask to see a copy of the report at a later date, you can speak to your doctor, or ask us. If you ask us, we may need to consult with your doctor before providing a copy of the report.
- If you think any part of the report isn't correct or is misleading, you may ask the doctor to amend it. If your doctor refuses to make the amendments, you may ask them to attach a statement outlining your views, which will then accompany the report. Or, you can withdraw your consent and ask your doctor not to send your medical report to us.
- In some circumstances the doctor may decide, in the interests of your health, or to respect the interests of other persons, that you should not see all or part of the medical report. The doctor will tell you of this and you will have the right to see any remaining part of the report. If the doctor decides that you should not see any of the report, it may be that they will not give it to us without your consent.

Detail about the type of information that will be provided in the GP's medical report:

Our preference is to request an electronic report using secure software. Electronic reports are more comprehensive and can be requested and returned to us more quickly. We would request a manual (paper) report if your GP doesn't have the software to produce an electronic report.

If we request medical information from a health practitioner who is not registered with the General Medical Council, we will contact you to let you know who we are requesting the information from and what information we are asking for.

For electronic reports:

The medical report your doctor completes will contain the following, where applicable:

- Details of major conditions which impact on your long-term health, for example:
 - Malignancy (cancer), cardiovascular (heart) disease and diabetes.
 - Neurological conditions, such as Multiple Sclerosis or Alzheimer's Disease.
 - Suicidal thoughts or attempts at suicide.
 - Conditions related to drug or alcohol misuse or smoking.
- Details of referrals from the last 10 years, for example a referral to a specialist at a hospital.
- Details of relevant medical consultations you have had over the last 10 years. (Information from consultations not considered relevant to your application, for example details regarding uncomplicated pregnancy, or minor conditions such as acne or chicken pox, will not be included in the report).
- Details of investigations such as biopsies, blood tests, electrocardiograms (heart tests), urinalyses (tests on urine), x-rays or other investigations from the last 10 years.

- Copies of any hospital letters from the last 5 years.
- Medication prescribed within the last 5 years.
- Details of blood pressure, cholesterol and height/weight recordings in the last 3 years.
- Any history of disease among your parents or brothers or sisters that you have told your doctor about.

For manual reports:

The medical report your doctor fills in asks about the following:

- Your current health including any care, medication or treatment you are currently receiving.
- The results of referrals or tests you are waiting for.
- Any time off work in the last three years.
- Your past health including details of any relevant illness, trauma, or referrals for specialist advice or treatment, hospital admissions, consultations with your doctor or any other medical adviser, therapist or counsellor, in particular if you have a history of:
 - malignancy (cancer), cardiovascular (heart) disease, diabetes, and degenerative (gradually worsening) diseases;
 - musculoskeletal disease or injury, for example, arthritis, rheumatism, back problems or any other disorder of the joints or muscles;
 - anxiety, depression, neurosis (such as phobias, obsessions and so on), psychosis (a mental disorder where you lose contact with reality), stress or fatigue;
 - suicidal thoughts or attempts at suicide; or – conditions related to drug or alcohol misuse or smoking or chewing tobacco
- Details of any biopsies, blood tests, electrocardiograms (heart tests), height, weight if measured in the last two years, urinalyses (tests on urine), x-rays or other investigations.
- Any blood pressure readings in the last three years or
- Any history of disease among your parents or brothers or sisters that you have told your doctor about.

In both reports we will not ask your doctor to reveal information about:

- Negative tests for HIV, hepatitis B or C;
- Any sexually-transmitted diseases unless there could be long-term effects on your health.
- Any predictive genetic test results (except genetic tests for Huntington's disease, but only when the total amount of your life cover is more than £500,000.)

If this information is included, we'll disregard it. If your doctor does include reference to other unfavourable predictive genetic test results, we will not take these into account when assessing your application or considering a claim.

If your doctor includes reference to favourable genetic test results, we can take these into account if they show that you haven't inherited a condition your family suffers from.

If you have any questions about your rights under the Act or the process of getting, assessing or storing medical information, please telephone the Group Protection Medical Underwriting team on **0800 068 2110** or, by email at **GPM@aviva.com** or, write to Group Protection Medical Underwriting Department PO Box 3240, Norwich, NR1 3ZF. Calls to and from Aviva may be recorded and/or monitored.

What if I am receiving care or treatment from someone who is not a medical practitioner (eg. a physiotherapist) and Aviva needs a report?

The consent form covers the provision of both medical reports under the AMRA and non-AMRA reports.

If you are receiving care or treatment from someone who is not classed as a 'medical practitioner' under the AMRA, then we will still ask you to sign the consent form as your consent shows your health practitioner that you have agreed that they can provide the information we are requesting, which they are likely to need under the relevant data protection laws.

Please note that for non-AMRA reports, the provisions of the AMRA as noted in the consent form will not apply, such as your rights to view the report before it is sent to us. However, if the person providing the report or information is comfortable for you to see it, then we are too.

How long does my consent last?

The consent you give on this form lasts until the earlier of (i) the completion of the current application or (ii) 12 months from the date on which the consent was given. This means that if we need further information in respect of the current application more than 12 months after your original consent was given, we'll ask for it again. Also, as your consent only relates to the current application, if you start a new application with us we'll need to ask for a fresh consent to allow us to request the necessary information to assess that new application.

The information you and your medical practitioner provide about your health may result in us:

- Accepting your benefits under this policy with no affect to your cover or the policy premiums;
- Increasing the premiums to provide you with insurance under this policy;
- Applying one/more medical exclusions, in order to provide you with insurance under this policy (note that this is only applicable to Group Income Protection and not Group Life policies); or
- Not providing you with insurance under this policy.

| Retirement | Investments | Insurance | Health |

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What happens next?

Please ensure that:

- You have completed all of the details on page 2, and
- You have signed and dated the declaration, authority and consent, and
- You have signed and dated the Access to your health and medical information – consent form.

Please return this completed form to:

- **GPM@aviva.com**, or;
- Group Protection Medical Underwriting Department PO Box 3240, Norwich, NR1 3ZF.

We will then ask MDG to contact you to make a mutually convenient appointment for the Tele-interview to take place.

| Retirement | Investments | Insurance | Health |

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