

# Authority for Aviva to approach your doctor to obtain medical information in connection with your application

Your reference

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## What you need to do

Please read the **Your rights under the Access to Medical Reports Act 1988** section below 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.
- If you give your consent but later change your mind, you can do so any time before your doctor sends the medical report to us by contacting the team on **0800 285 1098/+44 1603 603 479** or your doctor directly. If you do withhold or withdraw your consent, or your GP details, we may not be able to proceed with your application or, where your policy has already been set up, this may result in your policy being cancelled and premiums refunded.
- Your medical information is safe in our hands. We will ensure that it is kept confidential and only for as long as is necessary. It will not be shared with any third parties unless it is necessary to do so, such as where reinsurers help assess your application.

## By signing this form I confirm that

- I am
- I've read the contents of this consent form, including Your rights under the Access to Medical Reports Act 1988 section. I know what information Aviva needs, and why.
- I give my consent to Aviva seeking (i) a medical report from any doctor I've consulted under AMRA and/or (ii) any other information which is relevant to the assessment of my application.
- I give my consent to any doctor I've consulted to release and provide to Aviva any information concerning my physical and/or mental health which Aviva considers is relevant to the assessment of my application. Aviva will use this form as proof that I've given them my consent to request other relevant information from my doctor.
- My consent is valid for 12 months from the date of this consent form, or until the assessment of my application has been completed.

Signature of

Today's date

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Do you want to see the report before it's sent to us?

Yes  No

**If you want to view your report before it is sent to Aviva, you will need to arrange an appointment with your surgery. The Surgery is then obliged to hold your report for 21 days, in which time you can view the report before it is sent to us.**

## Your rights under the Access to Medical Reports Act 1988:

Before we can ask a doctor to give us a medical report, you need to give your consent 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 "AMRA").

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

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

Please be assured that we'll only ask for, and take into account, the medical information that we need to in relation to your application. We respect the confidentiality and privacy of your information and will ensure that your medical information isn't kept for longer than is necessary and is safe in our hands. We may also need to send it to other third parties, such as reinsurers, to help assess your application.

### Your rights under this Act are as follows:

- You can change your mind at any time before your doctor sends the medical report to us. Just contact the team on **0800 2851 098/+44 1603 603 479** or your doctor directly. However, if you do withhold/withdraw your consent, we may not be able to go ahead with your application. Where your policy has already been set up, withholding/withdrawing your consent may result in your policy being cancelled and premiums refunded.
- 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.

### **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 5 years, for example a referral to a specialist at a hospital.
- Details of relevant medical consultations you have had over the last 5 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 5 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 write to: **Chief Medical Underwriter, Aviva, Wellington Row, York, YO90 1WR.**

## **The information you and your doctor provide about your health may result in us:**

- Setting premiums at standard rates
- Increasing premiums above standard rates,
- Applying exclusions, or
- Refusing to provide insurance or, where insurance has already been provided, cancelling your policy.