

Telephone-interview contact sheet

Your benefit under your employer's scheme needs medical underwriting before we're able to consider full cover. To start the medical underwriting we need information about your health and pastimes. We appreciate that people are busy and don't want to spend a long time filling out lengthy application forms. To help, we can gather medical information over a telephone call. We'll send you a written copy of the conversation to the email address you give on this form. You'll need to check this through and tell us if you spot any mistakes. Our simple approach often means we can quickly confirm an underwriting decision without needing further information and medical reports.

We will pass your information to a company called Inuvi who will carry out and arrange telephone interviews on our behalf.

We use this form to collect your contact details and obtain your consent. You will be required to sign in two places.

If you prefer to select a suitable appointment, an on line booking system is also available.

We need your consent:

- To access the medical reports that may be needed to help us confirm our medical underwriting decision
- To use your personal, health and medical information to assess this application, administer the policy and process a subsequent claim in line with our **Privacy Policy**

The form gives you further details of your rights below.

Once completed, please send your completed contact sheet to either the email or postal address shown in the Contact us section on the last page.

Scheme/employer's name

Policy number(s)

Date

Surname

Forename(s)

Mr/Mrs/Miss/Ms/Mx/Other

Date of birth

Address

Email address
(please ensure you do
provide an e-mail address)

Contact number(s)
(provision of a mobile number
is preferred)

Home		Preferred number (please tick)	<input type="checkbox"/>
Mobile			<input type="checkbox"/>
Work			<input type="checkbox"/>



We'll ask questions about your medical history, lifestyle, travel, occupation and hazardous pursuits. The interview usually can take up to 45 minutes maximum depending on your medical history.

Please provide any information here that would be useful for us to arrange a convenient time for a call. If someone else looks after your diary, we can contact them directly. If there are days when you are not available, please let us know.



If after your telephone interview and before we confirm our decision, your answers to any of the following questions change, please tell us straight away:

- Medical disclosures
- Occupation
- Pastimes
- Country of residence (other than for holidays)
- Family history.

If you don't, we may not pay the policy benefits if there's a claim.

Fraud prevention

The personal information Legal & General collects from you and/or your employer will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We may also share information about you with other organisations and public bodies, including the police and we may check and/or file your details with fraud prevention agencies and databases.

If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies can be found by accessing this link, www.cifas.org.uk/fpn

Legal & General and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities

- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees
- Checking sources of income and tax details

Legal & General and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Please contact our Group Financial Crime department if you wish to receive the relevant details of the fraud prevention agencies: Group Protection, Legal & General Assurance Society Limited, Four Central Square, Cardiff, CF10 1FS.

Legal & General may also check the details of other parties related to your contract, including verification of identity. This includes beneficiaries, trustees, settlors, third party premium payers, executors or administrators of your estate, parties with power of attorney and any other beneficial owner.

Consent to access to medical reports

We would like to ask you for your consent to request a medical report to help us assess this application for cover. This request is made using the Access to Medical Reports Act 1988, Access to Health Records Act 1990 (where applicable) Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 (where applicable), and the Isle of Man Access to Health Records and Reports Act 1993 (where applicable).

You also have additional rights under the Data Protection Act 2018 and the General Data Protection Regulation 2018. The section titled 'Your Rights' in our [Privacy Policy](#) gives full details.

We will try to rely on the information you have told us on the application form and you should not assume that we will always clarify that information with your doctor.

If we need to get medical reports to support this application for cover, we'll need to get your permission under the above Acts before we can ask any doctor that you have consulted to fill in a report.

Before you give your consent, you'll need to know:

- If you'd like to see a copy of the report before we receive it, please let us know below. You'll have 21 days from the date we request the report to arrange with your doctor to see it. If you don't arrange to see the report within this time, your doctor will then send the report to us.
- If you read the report and think anything is incorrect or is misleading, you may ask your doctor to amend it, or you may attach a personal statement to the report before it's sent to us.
- Your doctor may decide not to show you the report if they feel that it would cause physical or mental harm to you or others.
- You can ask for a copy of the report any time within 6 months from when your doctor sends it to us.
- We will not request a medical report from your doctor without your consent. Please be aware that we may not be able to offer the requested cover without seeing a medical report.

The medical report that your doctor sends to us could include details of consultations with any doctor or healthcare professional.

We only ask for information about your current or past health that's relevant to the request for cover. The medical report your doctor fills in asks about the following:

- Your current health
 - 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
 - Details of any relevant illness, trauma, or referrals for specialist advice or treatment, hospital admissions, consultations with your GP or any other medical adviser, therapist or counsellor, in particular whether 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 (test on urine), x-rays or other investigations
 - Any blood pressure readings in the last three years
- Any history of disease among your parents or brothers or sisters that you have told your doctor about

WE WILL NOT ASK YOUR DOCTOR TO REVEAL INFORMATION ABOUT:

- Negative tests for HIV, hepatitis B or C.
- Any sexually transmitted infections, unless there could be long-term effects on your health.
- Predictive genetic test results unless there is a favourable test result which shows that you have not inherited a condition your family suffers from.

THE INFORMATION YOU AND YOUR DOCTOR PROVIDE ABOUT YOUR HEALTH MAY RESULT IN US:

- Refusing to provide insurance
- Limiting the scope of cover so it will not pay a claim for specified activities or conditions
- Increasing premiums above standard rates
- Setting premiums at standard rates.

If you have any questions about your rights under the Acts or questions relating to the process of getting, assessing or storing medical information, please write to:

Benefits and Governance Director, Group Protection, Legal & General Assurance Society Limited, Four Central Square, Cardiff, CF10 1FS.

Medical Consent

If Legal & General decide they need to obtain a report from my doctor, I agree to them asking any doctor I have consulted about my physical or mental health to provide a medical report so that they may assess this application for cover under a group policy.

Legal & General may gather relevant information from other insurers about any other applications for life, critical illness, sickness, disability, accident or private medical insurance that I have applied for.

I authorise those asked to provide medical information when they see a copy of this consent form.

This form allows Legal & General to gather medical reports within six months from the date you sign it, or to support any claim made on the policy proceeds.

If Legal & General need to ask for a report from your doctor, do you want to see it before it's sent to them?

Yes

No

I confirm that I have read and accepted this consent, my rights under the access to medical reports legislation, data protection legislation and the notes section at the beginning of this form.

By signing this consent I agree to all of the contents.

Name in BLOCK CAPITALS

Signature (by hand on completed printed form)

Date

Please also read and sign the consent to use your personal information before returning.

Consent to use your information

Protecting your personal information is extremely important to Legal & General. Our **Privacy Policy** tells you how we collect and process your personal information. Please take a few minutes to read it. <https://www.legalandgeneral.com/privacy-policy/>

Legal & General take client confidentiality very seriously and follows strict guidelines regarding the medical information they are provided. They have a confidentiality processes in place and all medical information is held securely. Access is limited to authorised individuals who need to see it.

Legal & General sometimes may not be able to offer the cover requested or may postpone or apply terms to that cover. If this is the case, Legal & General will inform your employer directly or through your employer's agent where there is one as soon as possible.

During the telephone-interview, please remember that all the items of information asked for are taken into account when assessing the payment of a benefit claim. Please also remember that if you do not answer the questions fully and accurately, benefit may not be paid.

If Legal & General asks you to attend a medical examination, it may be necessary to share the application information with another company which they have authorised. If a medical examination is needed, that company will make the arrangements for the examination to take place.

Please make sure you've signed this form in two places before you return it. Once under the consent to access medical reports, and once under the consent to use your information.

It's important that you read and accept all of the following paragraphs in this consent.

I agree to Legal & General communicating the terms for providing cover to my employer directly, or through my employer's agent. Such communications may include additional terms and confirmation if they relate to an unspecified medical condition or hazardous pursuit, or an exclusion wording.

By signing the below I consent to Legal & General processing my medical and health information provided for this application, so they can assess this application, administer the policy and process a subsequent claim in line with Legal & General's **Privacy Policy**. I also consent to Legal & General sharing this information, where necessary, with the reinsurers referenced in the **Privacy Policy**.

Name in BLOCK CAPITALS

Signature (by hand on completed, printed form)

Date

Contact us



0345 026 0094

We may record and monitor calls. Call charges will vary.



groupprotection.medicalunderwriting@landg.com



legalandgeneral.com/employer/group-protection/



Group Protection – Medical Underwriting Team, Legal & General Assurance Society Limited
Four Central Square, Cardiff, CF10 1FS

Registered in England and Wales No. 166055.

Registered office: One Coleman Street, London EC2R 5AA.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Q0021909 11/23 NON GASD

