

# Declaration/ Consent Form

What is the name and address, including postcode of the doctor who holds your medical records?

## Access to Medical Reports

Notice of your Statutory Rights under the Access to Medical Reports Act 1988, 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.

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.

However, if Legal & General need to get medical reports to support your application / policy, before we can ask any doctor that you have consulted to fill in a report, Legal & General need your permission under the above Acts. This permission is requested below. Your legal rights are as follows:

- You do not need to give your permission, but if you don't, we may not be able to go ahead with your application / policy. This doesn't prevent you from applying to other companies for insurance.
- You can ask to see the report before the doctor returns it to us, in which case please tick the box overleaf. If you do this the doctor can see that you require access and keep the report for 21 days so that you can arrange to see it. If you have not made arrangements to see the report within this time the doctor will send the report to us.
- 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. We can send a copy of the report to the doctor if you ask to see it at a later date.
- If you think that any part of the report is not correct or is misleading you may ask the doctor to amend it. If the doctor refuses to make the amendments you may ask him or her to attach a statement outlining your views, which will then accompany the report.
- The doctor can withhold access to the report if he or she feels that it would cause physical or mental harm to you or others.

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:
  - a) malignancy (cancer), cardiovascular (heart) disease, diabetes, and degenerative (gradually worsening) diseases;
  - b) musculoskeletal disease or injury, for example arthritis, rheumatism, back problems or any other disorder of the joints or muscles;
  - c) anxiety, depression, neurosis (such as phobias, obsessions and so on), psychosis (a mental disorder where you lose contact with reality), stress or fatigue;
  - d) suicidal thoughts or attempts at suicide; or

(cont.)

e) 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

### Family History

Any history of disease among your parents or brothers or sisters that you have told your doctor about.

We will ask your doctor not 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; or
- 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 Legal & General:

- refusing to provide insurance;
- increasing premiums above standard rates; or
- setting premiums at standard rates.

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

Claims and Underwriting Director, Legal & General Assurance Society Ltd, City Park, The Droveaway, Hove BN3 7PY

If Legal & General need to obtain a report from my doctor:

I DO NOT want to see the report before it is sent to Legal & General

I DO want to see the report before it is sent to Legal & General

### 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 medical information so that they may assess my application / policy.

They 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 also allows Legal & General to gather medical reports within six months of the date of this declaration, or after my death to support any claim made on the policy proceeds.

I agree that this information can also be used to maintain management information for business analysis.

I agree, that by signing this form I allow Legal & General to process my application using the information that I have given, together with any other medical information given in the course of this application. Legal & General may also use this information to process any claim made on this policy.

I confirm that I have read my rights under the Access to Medical Reports Act stated above.

Client Name

Date of Birth

Signature

Date