Safeguarding your 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) Act 1991.

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

We use the details about your health, such as the information you give us on your application form and the reports from your doctor, to decide whether to offer you insurance and on what terms. In this way, we ensure the cost of insurance for everyone is fair.

Our underwriters must work out what the risk of a person dying, or suffering a serious illness might be when calculating how much to charge for insurance. We use statistics provided by various health organisations that give us information about ‘the average person’. We also look at an individual’s history of medical conditions and lifestyle factors that could affect the likelihood of a person dying prematurely or suffering a serious illness in the future. The underwriter will be particularly interested in whether or not it’s possible for a person to suffer from a number of critical illnesses that may be covered by the plan applied for.

Depending on the type of plan you’ve applied for, the underwriter will also look at the possibility of the applicant not being able to work because of ill health.
What information will be in the general practitioner’s report?
The medical report your doctor fills in asks about:

**Your current health:**
- care, medication or treatment you are receiving
- results of referrals or tests you are awaiting.

**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:
  i malignancy, cardiovascular disease, diabetes, or degenerative diseases
  ii musculoskeletal disease or injury, for example, arthritis, rheumatism, back problem or any other disorder of the joints or muscles
  iii anxiety state, depression, neurosis, psychosis, stress or fatigue
  iii suicidal tendencies or attempts
  iv conditions related to drug or alcohol misuse and/or tobacco consumption
- details of biopsies, blood tests, electrocardiograms, height, weight if measured in the last two years, urinalyses, x-rays or other investigations
- blood pressure readings in the last three years.

**Any history of disease in your parents or siblings you’ve told your doctor about.**
Your 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

• genetic test results, unless there is a favourable test result that shows you’ve not inherited a condition.

The information you and your doctor give us about your health may result in insurance being declined, premiums being increased above standard rates or premiums being set at standard rates.

**What are my access to medical reports rights?**

Before we can ask your doctor for information we have to get your permission. You have certain rights under The Access to Medical Reports Act 1998 or Access to Personal Files and Medical Reports (Northern Ireland) Act 1991. These 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 the doctor returns it to us, or ask for a copy of it at any time during the six months after that. If you wish to see it, we’ll tell your doctor to keep the report for 21 days so you can arrange to see it.

• If you consider any aspect of the report to be incorrect or misleading, you may ask your doctor to change it. If your doctor refuses to make the changes, you may add your comments to the report.
• Your doctor can withhold access to the report if he feels it would cause physical or mental harm to you or others.

• Your medical report will contain details of relevant consultations, treatments, operations, investigations and test results you have undergone at any surgery, hospital or clinic. It will also include details of any family history of disease. Your medical report will not ask for details of any negative tests for HIV, hepatitis B or C. It will not ask about any isolated or multiple incidences of sexually transmitted diseases unless there are long-term health implications. Your consent will give Zurich access to this information.

• You should be aware that if you do not give your consent, your application is unlikely to be proceeded with and that if you indicate that you wish to have access to any medical report it may result in a delay in the processing of your application.

• We may need to send your application and medical reports to our reassurers or underwriting company for their opinion or agreement of the terms offered, or we may need to send them at a later date for purposes relating to managing the policy. You can get details of general reassurance principles and details of any company we use to assess your application, from our head office.

• 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 Customer Services, Tricentre One, New Bridge Square, Swindon, SN1 1HN.
Confidentiality of customer information

In accordance with the Association of British Insurers’ Code of Practice, Zurich has a documented set of practices in place to ensure confidential customer information (including access to medical and lifestyle information) is kept securely. A copy of the Code is available on request.

A copy of the Association of British Insurers’ Code of Practice on Genetic Testing is also available on request.