

# Your guide to medical examinations





If you're using the interactive version of this guide you can navigate your way around using the links that appear at the bottom of every page.

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## Large print, audio and Braille.

If you have problems reading this booklet please request a large font, audio or Braille version from [Zurichcustomerservice@csal.co.uk](mailto:Zurichcustomerservice@csal.co.uk)



When you apply for cover with Zurich Life Protection there may occasionally be scenarios where we ask you to attend a medical examination. We do this to ensure we can fully and accurately assess your application.

This usually happens if the level of cover you're applying for exceeds our normal limits or if the answers you've provided about your health and lifestyle mean we need a bit extra information.

It doesn't mean there's anything to worry about, it simply means we need a more detailed view, so we can make sure we can offer the right terms, at the right price.

## Types of medical screenings

These typically take two forms; either a **nurse screening examination** (referred to as an NSE) or a **medical examiners report** (referred to as an MER).

We'll explain what these examinations cover, and what to expect at your appointment later on.

The cost of any examination is covered by us as the provider, there's nothing you need to pay, and you won't be required to provide any card details to secure your appointment.



# Getting comfortable



It's completely normal to experience some degree of nervousness when it comes to medical appointments or examinations, we get it.

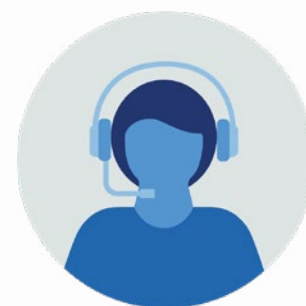
Letting us know in advance of any specific needs or concerns you may have when we book your appointment helps ensure your medical examiner can make your experience as calm and comfortable as possible.

Some clients find it helpful to bring along an informal chaperone, such as a friend or family member to the appointment. This can be especially important if you've experienced any dizziness, fainting or nausea when giving blood in the past or if you'd just prefer to have someone there to support you.

## Please let us know if you have:

- Any anxieties or phobias we need to be aware of – for example if you have a phobia of needles or blood.
- A preference for a male / female practitioner to conduct your examination.
- If you've experienced any difficulties giving blood in the past such as fainting, nausea or difficulties locating a vein.
- If you bruise easily or have difficulty clotting.
- If you're currently taking any blood thinners such as warfarin or if you're a long-term user of aspirin.
- If you have any communication or accessibility needs.

# Arranging your appointment



Medical examinations are conducted by our third-party medical provider, Inuvi, one of the leading providers of health assessment, blood testing and specialist diagnostic services.

We'll notify Inuvi automatically once our underwriting team determines a medical examination is required. They will then contact you directly on the telephone number you've provided as part of your application to arrange an appointment at a time, date and place that's convenient to you.

They'll explain the type of tests required and any specific instructions you need to be aware of (for example fasting) in advance of your appointment.

If we've got a mobile number for you, they'll text you with a link to a leaflet like this one, outlining everything you need to know in advance of your appointment, along with your appointment details, so you've got everything to hand.

# Preparing for your appointment



- If you'd like someone to accompany you to your appointment as an informal chaperone, please feel free to bring someone along with you such as a friend or family member.
- We recommend wearing comfortable, loose-fitting clothing that's easy to take on and off for your appointment.
- Whilst you won't need to undress, your examiner may need to ask you to loosen or remove clothing to complete the tests or examinations needed.
- For this reason, we'd recommend wearing separate items of clothing (like a top and skirt) rather than a dress for example.
- Try to avoid drinking too much water and avoid caffeine, alcohol or smoking ahead of your appointment. These things can lead to raised blood pressure which may affect your reading.
- And relax... sitting quietly and resting comfortably for 5 minutes or so ahead of your appointment helps reduce your resting heart rate, making for a more accurate reading. If you're feeling rushed and just need a little extra time to relax before (or after) your appointment that's absolutely fine – just let your examiner know.
- If we've asked for a urine test, please avoid going to the toilet just before your appointment. You don't need a full bladder as that could affect your blood pressure reading, but you do need enough to provide a sample, if needed.
- If you struggle with providing blood, we recommend gently moving your arms and soaking your hands in warm water beforehand.
- In colder months, warm clothing can also help maintain your temperature, making it easier to locate a vein.
- Whilst everyone's different, these steps may help make the process of taking blood a little smoother.

## Information to have available:

- We'll need to see evidence of your identity at your appointment so please make sure you have photo ID available such as your passport or driving license.
- It helps to have information about your medical history including any health conditions, illnesses or injuries you're currently receiving treatment for or have received treatment for in the past.
- Please have information to hand about any medication(s) you're currently taking or have taken in the past couple of years.
- We'll also ask you about any consultations with medical professionals such as consultants or GP's which you may have attended in the past or which you have planned, as well as hospital visits or admissions.
- If you're an NHS app user, this can be really helpful in ensuring you have easy access to information about your medical history readily to hand.
- It's also helpful to have details of your immediate family's medical history to hand too, so we can ensure a complete picture.



# Nurse screening examination



This is a medical screening examination carried out by a nurse, at a time and place convenient to you (typically your own home).

The nurse will carry out a brief examination, including blood pressure, urine test, as well as height and weight measurements. They may also conduct a series of tests designed to measure a range of things such as your cholesterol, blood glucose and smoker status.

Your nurse will also ask you some questions about your lifestyle, medical history and your immediate family's medical history too.

The health assessment generally takes between 30 – 40 minutes, although this can vary depending on the types of tests required.

## A word about pets

If your examination is to be conducted in your own home and you're a pet owner, we'd really appreciate it if you could keep them in another room during your appointment.

This helps to ensure they don't become distressed or inquisitive during your appointment and means we can complete it as quickly and smoothly as possible.



# Medical examiners report



A medical examiners report is typically conducted by a doctor and includes a full examination, including heart, chest, blood pressure, height, weight and other tests such as urine, blood and or saliva tests.

These can be conducted at local medical facilities or specialist screening centres. We'll discuss availability and suitable locations with you when we call to arrange your appointment.

These are similar to the sort of health checks you may have had in the past at your GP or as part of routine occupational screening for example.

In some circumstances, we may additionally need to complete an exercise-based electrocardiogram (ECG). This measures the electrical activity of the heart including things like the heart's rhythm and rate.

Your examiner will ask you some more detailed questions about your lifestyle, medical history and your immediate family's medical history too.

The health assessment generally takes around 40 minutes, although this can vary depending on the types of tests required.

## About the information collected

Our third-party medical provider, Inuvi is registered with the Information Commissioner and store all the data they collect in accordance with the latest Data Protection Legislation.

All the information they obtain during your appointment will be treated confidentially and returned securely to us as the provider who requested the appointment.

To find out more, you can view their Privacy Statement here:

**[Privacy and Cookie Policies - Inuvi](#)**

You can view information about Zurich's privacy policy too here:

**[Privacy | Zurich Insurance UK](#)**

# Frequently asked questions



## What if I need to rearrange my appointment?

If you need to cancel or reschedule your appointment, simply contact the Health Practitioner who arranged your original appointment directly or contact the Inuvi Customer Services Team.

They're available Monday – Friday between 8.00am – 5.30pm contactable on:

**0118 467 0555**

You can also email them at [info@inuvi.co.uk](mailto:info@inuvi.co.uk)

We politely ask that you provide at least 2 working days advance notice of a cancellation or reschedule request to enable us to make alternative arrangements.

## How is blood pressure taken?

Blood pressure is usually taken using a machine with an arm cuff. The cuff is wrapped around the upper part of your arm and filled with air until it's tight. It can feel a little uncomfortable, but it only lasts a few moments before the pressure eases.

The machine records the results based on measurements taken the sensors in the arm cuff.

It helps to relax for at least 5 minutes before your appointment to help reduce your resting heart rate and ensure an accurate reading. This is especially important if you've been rushing around or you're just feeling a little nervous.

If you do need a little bit extra time before or after your appointment that's completely fine, just let your examiner know.

To help ensure the most accurate reading try to remain calm, in a relaxed position with your back supported and feet flat on the floor. Try to avoid talking or moving as this can also affect your reading.

Your medical practitioner will usually take a couple of readings a minute or so apart, this is normal and ensures we can get the most accurate result.

You can find out more about blood pressure tests on the NHS website here: [Blood pressure test - NHS](#)

## What's involved if I need to provide a blood sample?

If a blood sample is required during your appointment your medical practitioner will draw blood from a vein, usually from the arm or the back of the hand, into one or more tubes. The number of tubes required will depend on the type of tests needed.

The tubes are then sent away to be analysed at the laboratory and form part of the outputs we receive following completion of your examination.

They are stored for 7 days at the laboratory and then disposed of in accordance with current clinical waste guidelines and environmental regulations.

All equipment used is sterile and it's only used once.

You can find out more about blood tests on the NHS website using the link here: [Blood tests - NHS](#)



## What should I do after my blood sample has been taken?

Your medical practitioner will explain any post-test protocols required at your appointment but as a general rule of thumb to ease any discomfort and reduce potential side effects we suggest the following 4-steps:

- **Step 1** - keep the dressing/plaster on your arm or hand clean, dry and in place for 3 to 6 hours.
- **Step 2** - avoid straining and lifting any heavy items with your arm or hand (e.g. exercise, sports, digging, ironing, and carrying heavy bags) during this time.
- **Step 3** – if bleeding occurs, apply firm pressure with your fingers, preferably using a clean cloth, directly over the puncture site and elevate your arm or hand until the bleeding stops.
- **Step 4** - if you experience any bruising, pain, discomfort, or swelling in your arm or hand, elevate it and place an ice pack (or a few ice cubes wrapped in a towel) over the area for 10 minutes. Some people find that keeping the arm bent for a few minutes after blood has been taken can also help minimise bruising – speak to your practitioner for guidance if necessary.

If you feel lightheaded, dizzy or faint after your blood test, please let your examiner know and remember to allow a little extra time after your appointment before resuming any of your day-to-day activities.

Whilst Inuvi's experienced medical practitioners will take your blood with the utmost care and attention there's sometimes a possibility of a lump and or bruising occurring, even if this hasn't happened previously.

These side effects are usually harmless and will go away in time.

## You should seek medical advice if you experience:

- increasing or severe pain, inflammation, or bruising,
- swelling that's not improving,
- pins and needles or a feeling of numbness in your arm, hand, or fingers,
- coldness or paleness in your hand/arm.

**Disclaimer:** The information contained within this guide is intended to prepare you for your medical examination to ensure you receive the best possible experience. It's not intended to provide or replace medical guidance and is based on insights derived from our third-party medical provider, Inuvi and our customer's experience of attending medical screen examinations. Where external sources or websites are referenced, Zurich is not responsible for the content contained on those sites.

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