

Medi-Phoning

Your questions answered



What is Medi-Phoning?

'Medi-Phoning' is a discussion over the phone. We use it to gather further medical or 'risk-related' information if you have applied for life cover or specified illness cover (or both).

Risk-related information might include details of your current health, past medical history, family medical history, occupational risks, and sports or hobbies.

How does Medi-Phoning work?

You first need to fill in an application form. You can fill in a paper or electronic form, which your financial adviser will help you with.

Our underwriters will review your application for cover. If we need more information from you to assess your application, our underwriters will ask for a Medi-Phone call to you.

An experienced member of the underwriting team will then phone you. They will first ask you to confirm some personal information, as a security check. After this, they will ask you relevant questions to gather the extra information we need. As part of this call, we will remind you that you must provide all relevant information. If you fail to do so, this could affect any claim you may make in the future.

We will record the phone call, which will be a permanent part of your application for cover.

Once we have gathered the relevant details as part of the Medi-Phone call, a skilled underwriter will assess the information and, in most cases, make a final decision on whether we can accept your application. They will usually make this decision within a few hours. We will then phone you again to tell you the final decision, which may be to confirm that we have granted cover at the normal premium, or that we need to ask for further independent medical information.

What are the advantages of Medi-Phoning over getting the information by post?

- We can process your application more quickly.
- It may be more convenient for you.
- We can get better-quality information on your health history.

What happens if I do not want to discuss my medical details over the phone?

This is not a problem. Following a Medi-Phone call, if you are not happy providing your medical details over the phone, we will post you the relevant forms. You can then post these forms back to our chief medical officer.

If you have any questions about Medi-phoning, please phone Customer Services on 704 1010.

If your GP wants to contact our Chief Medical Officer about any issue, please write to:

Chief Medical Officer
c/o Underwriting Team
Irish Life Assurance
Irish Life Centre
Lower Abbey Street
Dublin 1.



Irish Life Assurance plc is regulated by the
Irish Financial Services Regulatory Authority.

Calls will be recorded or monitored
to help improve our customer service.