

PENSIONS
INVESTMENTS
LIFE INSURANCE



Irish Life



Years of
Experience

ASKING FOR A MEDICAL EXAMINATION

YOUR QUESTIONS ANSWERED



ASKING FOR A MEDICAL EXAMINATION



So that we can consider your recent application for cover, you will need to have a medical examination with a doctor, other than your own GP.

WHY DO I HAVE TO HAVE A MEDICAL EXAMINATION?

We have asked you to have a medical examination in connection with your application for cover.

We have asked you for one or more of the following reasons.

- The type of cover you have applied for.
- The amount of cover you have applied for combined with your age.
- The answers you have given on your application for cover, for example, your height and weight, smoking habits or medical history.

We ask thousands of people each year to have medical examinations, so it is not unusual for you to be asked to have one. However, we cannot offer you cover without this medical examination, so it is in your best interests to have the examination.

WHO CARRIES OUT THE EXAMINATION?

A doctor, usually other than your own GP, will carry out the examination. We will choose this doctor and he or she will usually be experienced at doing examinations for the insurance industry.

WHAT DOES THE EXAMINATION INCLUDE?

The examination usually takes about 20 to 30 minutes and includes the following.

- A** Detailed questions about your own and your family's medical history and your habits. Please think carefully about these before you go for the examination so you are prepared when asked about the following.
 - Your family history - age, present health, any illnesses your parents or brothers or sisters may have suffered from.
 - Habits – present and past use of tobacco, alcohol, recreational or other drugs,
 - **Your own medical history** – any illnesses, symptoms or investigations you may have had in the past (including dates), any current illnesses, and any current medication you are taking. Please make sure you know the name of your medication or tablets. You will also be asked about the last time you attended your own GP and for what reason.
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B A full physical examination, including:

- measurements of your height and weight;
 - your respiratory (lungs and breathing) system;
 - your cardiovascular (heart and blood circulation) system, which will involve the doctor examining you, listening to your heart and measuring your pulse and blood pressure;
 - your digestive system and abdomen;
 - a brief examination of your throat, ears and eyes;
 - your joints and bones; and
 - your body's nervous system for example: reflexes.
- You will also be asked to produce a sample of urine at the examination.
 - Very occasionally you may need some other tests for example blood tests. We will let you know before hand if these are necessary.
 - If you are a female and over 40 or you have a family history of breast cancer, we will ask you to undergo a short breast examination.
 - If you are a male, we will ask you to undergo a scrotal examination.

WILL I BE GIVEN ANY RESULTS AFTER THE EXAMINATION?

We have asked the examining doctor not to discuss the content of the examination with you. The doctor will send the examination papers directly to our Chief Medical Officer and mark them 'strictly private and confidential'.

You will be advised by your financial adviser when we have assessed the contents of the medical. Most customers will pass the medical without any difficulties. In the rare event that the examining doctor discovers a previously unknown significant medical condition, he or she, or more likely our Chief Medical Officer, will pass this information to your own GP.

HOW DO I MAKE AN APPOINTMENT?

You should phone the doctor we have told you to go to and arrange a suitable appointment. If you are a female and you would prefer to be examined by a female doctor, please contact your financial adviser and we will try and arrange it. (This may not always be possible.)

HOW MUCH WILL IT COST ME?

The medical examination is free to you. We will pay the doctor directly.

WHAT HAPPENS IF YOU REFUSE ME COVER, CHARGE AN INCREASED PREMIUM OR OFFER ME AMENDED ACCEPTANCE, AS A RESULT OF THIS EXAMINATION?

If we refuse cover or offer you an amended acceptance, we will let you know. You can then decide whether or not to accept any terms offered or discuss the situation with your GP.

Please note that any decision is made by us and not the examining doctor. We will not pay any medical fees for other tests or investigations you or your own GP decide to independently arrange.

If you or your GP have any concerns about the examination, please write to:

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



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