

HIV and/or Hepatitis Screen

Explanatory Leaflet and Consent Form

Irish Life has requested that as part of your medical assessment you undergo a test for HIV or Hepatitis B or Hepatitis C (or all three viruses).

These are part of a group of diseases called "blood borne viruses". They can be transmitted from human to human by unprotected sexual contacts, contaminated blood transfusions, intravenous drug use, accidental needle stick injury and from an infected mother to her unborn baby. People infected with these viruses may appear healthy, but can still pass the disease to others since many people may carry the virus before becoming unwell.

Because of the risks of HIV, Hepatitis B and Hepatitis C, Irish Life routinely requests blood tests for HIV for large sums assured. Irish Life also routinely requests blood tests if you have resided in a country with a higher risk or higher incidence of HIV, Hepatitis B or Hepatitis C as confirmed by the W.H.O. (World Health Organisation) or U.N. (United Nations)



Irish Life

Human Immunodeficiency Virus HIV:

This virus attacks the immune system and leaves the victim prone to serious infections and tumours. The disease may be controlled with antiviral drugs. However, without treatment many victims will die at a young age. A total of 39.5 million people were estimated to be living with HIV in 2006 (2.6 million more than in 2004).

Hepatitis B:

This virus may cause acute and/or chronic inflammation of the liver. It may lead to serious illness or death from cirrhosis or liver cancer. This disease may be eliminated or controlled with anti-viral drugs. There is an effective vaccine available. 400 million people worldwide are infected with Hepatitis B.

Hepatitis C:

This virus causes chronic inflammation of the liver and may lead to serious illness or death from liver failure. There is no vaccine available, however it may respond to anti-viral drugs. 170 million people worldwide are infected with Hepatitis C.

The tests for Hepatitis B and Hepatitis C require a blood test. HIV can be tested from a sample of saliva, from a pin prick of blood or a full blood sample. The pin prick test will give an immediate result. All other samples are sent to a laboratory for testing.

The results of your tests are sent to Irish Life. A positive result will affect your application for insurance cover. If any of the tests are positive, your own doctor will be informed and you will be advised to contact him/her for further assessment and treatment.

If you have any further questions regarding HIV, Hepatitis B or Hepatitis C testing please discuss with the doctor at your medical exam.

If you consent for the test(s) to be carried out, please take this form with you to the doctor appointed by Irish Life, who will ask you to sign the declaration to show that you consent to this test and he/she will witness it in your presence.

If you do not consent to have the test(s) done, Irish Life will not be able to offer you life assurance cover and this fact may have implications if linked to a concurrent mortgage application.

Please state the name and address of a doctor or clinic to whom our Chief Medical Officer may advise the result if the test(s) prove positive.

I declare that I consent to samples of blood/saliva been taken and sent for testing for:

☐

HIV (please tick)

☐

Hepatitis B (please tick)

☐

Hepatitis C (please tick)

I have read and understood the information above. I agree to my results being sent to Irish Life. I agree to my doctor being informed of any positive results.

Signature of Applicant: Date:

Witnessed by examining Doctor: Date: