



Red this is text that must be read to the customer

Purple this is text that must be read to the customer as and when applicable

Black this is text that must be read to the customer, but can be phrased in your own words

Green this is not to be read and simply provides guidance or instruction

NWG Pre-Account Screening Script

I want to make sure I completely understand your needs and make any necessary adjustments.
Does anything impact your ability to deal with or communicate with us?

If Yes – Based on your circumstances how can we support you? then [click here](#)

If there is a vulnerability flag – [click here](#)

If customer does not understand or misinterprets the question, please read below:

For example if you have a visual or hearing impairment, welfare issues or anything else you feel is important for us to know about.

Please can I confirm that you have listened to and understood the pre-recorded announcement at the beginning of the call?

If No – reconfirm the recorded greeting on the IVR addendum [click here](#)

Please can you confirm the account type that you are looking to open / upgrade to?

FOR MEDICAL SCREENING PLEASE USE THE 'PROSPECT SCREENING' OPTION ON AGENT MODE



It is possible to complete a non-medical upgrade quote using the account holder details available on the test policy. It is not necessary to add the customers details on to the test policy.

Silver 162406 99998053

Platinum, Gold, Private 162406 99998024

Black 162406 99998014

**** PLEASE DO NOT SELL ANY UPGRADES ON THESE TEST POLICIES ****

Medical Declaration

How many people are you looking to declare medical conditions for?

If the customer is looking to disclose medical conditions for someone else, read below:

Please can you confirm that you have the consent of those to be insured to record their personal information?

Data Privacy Statement

We require your consent to collect and process your health and medical data solely for the insurance policy that you would like to subscribe to.

Without your consent, we will be unable to provide you with a quotation.

Are you happy to proceed?

If Yes – [click here](#)

If No – please advise that you are unable to proceed with the medical screening



Medical Screening Questions



Please note

You must ask all 5 medical screening questions below before advising the customer of the outcome of their medical condition(s).

Currently, are you:

- Awaiting tests, investigations, treatment, surgery; awaiting the results of any tests or investigations?

In the last 12 months have you:

- Been prescribed any medication, this includes one off, ongoing and repeat prescriptions whether taking them or not?
- Received treatment for or consulted a doctor about any medical condition?
- Attended a hospital or clinic as an out-patient or in-patient for any reason?
- Been diagnosed as having a terminal condition?

If the customer answers No to all 5 medical screening questions - [click here](#)

You have declared < list conditions that have prompted a 'Yes' response > do you have any other medical conditions that you need to declare?

- If only **ONE** pre-existing medical condition has been declared, please check the No Screen Medical Conditions list on the following page
- If **MORE** than one pre-existing medical condition has been declared, please proceed to complete a further screening
- If the customer answers 'Yes' to the 1st medical screening question:
We are unable to screen medical conditions that are currently undiagnosed.
Please continue to screen any diagnosed medical conditions.
Once a formal diagnosis is received the customer should be advised to contact us to discuss.



No Screen Medical Conditions

If only **ONE** pre-existing medical condition has been declared and it appears below, please ask;

- Please can you confirm the condition is stable and well controlled?
- Please can you confirm the condition has not required any change in medication or medical intervention in the last 12 months?

If the customer meets both of the above criteria – [click here](#)

- | | | |
|---|---|---|
| • Acanthosis nigricans | • Dyspepsia (Indigestion) | • Osteoarthritis |
| • Acid reflux | • Ear infection (only if fully resolved and no reoccurrence in the last 6 months) | • Osteoporosis |
| • Acne | • Eczema | • Overactive bladder |
| • Allergy | • Enlarged prostate (benign) | • Overactive thyroid (hyperthyroidism) |
| • Alopecia | • Epilepsy | • Parkinson's disease |
| • Anxiety | • Essential tremor | • Psoriasis |
| • Asthma | • Fibromyalgia | • Raynaud's disease |
| • Athlete's foot | • Glaucoma | • Rheumatoid arthritis |
| • Back pain | • Glue ear | • Rosacea |
| • Basal cell carcinoma | • Goitre | • Shingles |
| • Bell's palsy | • Gout | • Sinusitis |
| • Blepharitis | • Haemorrhoids | • Tendonitis |
| • Carpal tunnel syndrome | • Hernia | • Tinnitus |
| • Cataracts | • High blood pressure (hypertension) | • Tonsillitis (only if fully resolved and no reoccurrence in the last 6 months) |
| • Chickenpox | • High cholesterol (hypercholesterolemia) | • Underactive thyroid (hypothyroidism) |
| • Claudication | • Hives | • Urinary tract infection (UTI) (only if fully resolved and no reoccurrence in the last 6 months) |
| • Coeliac disease | • Irritable bowel syndrome | • Varicose veins |
| • Constipation | • Low blood pressure (hypotension) | • Vertigo |
| • Depression | • Meniere's disease | • Vitiligo |
| • Diabetes | • Menopause | |
| • Diarrhoea and/or vomiting (only if fully resolved and no reoccurrence in the last 6 months) | • Migraine | |
| • Diverticulitis | • Nasal polyps | |
| • Dry eye syndrome | | |

If the customer;

- cannot meet both of the above criteria;
- or has a condition that does not appear in the list above;
- or has more than one condition

Please continue to complete a further screening and assess all pre-existing medical conditions that have been declared as part of the 5 medical screening questions.





Please capture the customers medical declaration

If a further screening has been completed, before clicking 'Get a Quote' please copy from the further screening page, the medical conditions, questions and answers into the Pre-Account Screening Form - [NWG Pre Account Screening Form](#)

Price Presentation / Screening Outcome

I can confirm that the total premium including insurance premium tax is £XX.

If the premium exceeds £100, read the statement below:

I need to advise that you may be able to obtain an alternative travel insurance policy by contacting the Money Helper travel insurance directory. For further details of the directory, you can contact them on 0800 138 7777, alternatively you can visit their website www.moneyhelper.org.uk and search for 'travel insurance directory'.

If after the completion of a further screening the following message is displayed;

- 'No medical screening is necessary' – [click here](#)
- 'We are unable to offer cover for your medical condition' – [click here](#)

Important Information

In the event you do decide to open the account, and you wish to include cover for the pre-existing medical conditions you have declared, you will need to call us back to re-declare once the account is upgraded and available on our systems, this can usually take a couple of days.



Please capture the customers information

Before finishing the call, please ensure the below customer details have been captured:

- Title & Full Name
- Date of Birth
- Account Type
- Premium Quoted (where applicable)

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name > enjoy the rest of your day.



END OF SCRIPT

IVR Addendum

Our calls are recorded and monitored for training, legal and regulatory purposes.

This policy is underwritten by AWP P&C SA and is administered by Allianz Assistance a trading name of AWP Assistance UK Ltd. There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to all questions when asked. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

[Top of the Document](#)



Vulnerable Customer Policy

1. Record the vulnerability

Are you happy for me to make a note on our records of what you've shared today?

This will help us consider your circumstances and help us provide you with the appropriate support.

If **Yes** – ensure that the vulnerability is recorded in the pre-account screening MS Form notes section.

- Vulnerability Type (Capability, Health, Life events or Resilience).
- Adjustment
- Any other relevant information

If **No** – continue as usual with providing the assistance / service, but do not record it.

2. Take appropriate action

This will very much depend on the customers vulnerability, (See Adjustments list) but we should use the information they have given us to us to inform our decision on how we can best support them. i.e. if they tell us they are visually impaired and we are having to send out documents, do they need their documents to be posted in a larger print.

If you are not sure what we can offer/how best to support a vulnerable customer, then reach out to a Senior Coordinator or Team Manager for guidance.

3. Continually assess any ongoing need

If a vulnerability is already noted then we should check if this information is still correct or would they like us to update this information first and ask at every subsequent contact;

Further to you mentioning your vulnerability, are you happy with the care and support you are getting from Allianz Assistance in that respect?



Medical Conditions Declined

We are very sorry but we're unable to offer you insurance for your pre-existing medical conditions on this occasion.

Please note that your base travel insurance policy still remains in force, however we are unable to cover any claims relating to your pre-existing medical conditions. This includes claims made by any other insured person where the claim is related to your pre-existing medical conditions.

You may be able to obtain an alternative travel insurance policy by contacting the Money Helper travel insurance directory for people with serious medical conditions.

For further details of the directory, you can contact them on 0800 138 7777 or visit their website at www.moneyhelper.org.uk and search for 'travel insurance directory'.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name > enjoy the rest of your day.

Customer has declared only ONE condition that appears on the No Screen List

The pre-existing medical condition that you have declared is automatically covered within the no screen medical conditions list and therefore no additional premium would be required.

If there are any changes in your health between now, before you travel or you book a new trip you will need to call us to declare again. That might result in a premium to be paid or we might not be able to offer cover.

You can contact us again by telephone or by visiting the Allianz Assistance Hub, this can be securely accessed through your mobile banking app or by using Internet Banking.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name > enjoy the rest of your day.

Customer has answered 'No' to all 5 medical screening questions

As you have answered 'No' to all 5 of our medical screening questions, no additional premium is required.

However, if there are any changes in your health or prescribed medication between now, before you travel or you book a new trip, you will need to contact us again to re-declare. This might result in an premium to be paid or we might not be able to offer cover.

You can contact us again by telephone or by visiting the Allianz Assistance Hub, this can be securely accessed through your mobile banking app or by using Internet Banking.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name > enjoy the rest of your day.



No Medical Screening is Necessary

As a result of the pre-existing medical condition(s) that you have declared and your responses to our further screening questions, we are prepared to cover the medical condition(s) without any additional premium required.

If there are any changes in your health, between now, before you travel or you book a new trip, you will need to call us to declare again. That might result in a premium to be paid or we might not be able to offer cover.

You can contact us again by telephone or by visiting the Allianz Assistance Hub, this can be securely accessed through your mobile banking app or by using Internet Banking.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name > enjoy the rest of your day.



