

Hertfordshire Police Federation Group Insurance Scheme

APPLICATION FORM (Medical questionnaire)

Please complete this form in block capitals and it is important that all questions are answered truthfully and accurately. Please disclose all relevant facts that could influence or affect the assessment and/or acceptance of the application of insurance. If you are unsure whether a particular fact is relevant, then this information should be disclosed. If a policy is issued without all relevant information being provided, the Insurer may avoid payment of a claim under the policy. If you are in doubt as to whether certain information is relevant you should disclose it. If you consider that the responses to any of the questions in the application form require any expert or third party knowledge that you do not have, please indicate this in your answer. The Insurer must be notified in writing of any changes to the details provided on the application form, including those relating to health, pastimes, travel or country of residence that occur before the policy is issued.

SECTION 1 – PERSONAL DETAILS

Please tick one - MEMBER Application ☐ SPOUSE/PARTNER Application ☐

Members name: _____ Date joined force: _____ (dd/mm/yyyy)
 Members Work/Pay Number: _____

Name of Employer: _____

FULL NAME

Surname: _____

First name(s): _____

Mr Mrs Miss Ms Other title _____

Marital Status: _____ Date of Birth: _____ Place of Birth: _____

Home Address: _____ House Number / Name
 Street _____

Address Line 2 _____

Town _____

County _____

Postcode: _____

Home Telephone number: _____ Work Telephone number: _____

Mobile number: _____ E-mail Address: _____

Exact description of occupation: _____

Name, address and telephone number of your current GP.

Name: _____

Address Line 1 _____

Address Line 2 _____

Town _____

County _____

Postcode: _____

Telephone number: _____

Name, address and telephone number of any other GP consulted in the last 5 years.

Name: _____

Address Line 1 _____

Address Line 2 _____

Town _____

County _____

Postcode: _____

Telephone number: _____

SECTION 2 – INSURANCE HISTORY

1. Has any application for life, income protection (P.H.I.) or critical illness insurance on your life ever been declined, postponed, withdrawn or deemed unacceptable at ordinary rates, or accepted at an extra premium, subject to a debt or other special terms? Please note this also includes any application to join this or any other insurance, individual or group scheme.

Yes No (select one only) **If yes**, please provide full details and dates and name of insurance company.

2. Have you applied for any form of insurance on your life to any insurance company within the past six months, or are you expecting to do so in the next six months?

Yes No (select one only) **If yes**, please provide full details and advise if a medical examination was performed.

SECTION 3 – HEALTH AND LIFESTYLE (Failure to complete this section in full will result in delays).

1. What is your height and weight?

Height ft ins (or cms) Weight st lbs (or kgs)

2. What is your average weekly consumption of alcohol? Units*
(*A unit is a single pub measure of a small glass of wine, spirits or half pint of beer, lager or cider)

- 3a. Have you used any form of tobacco products (including nicotine replacement products) in the past 12 months?

Yes No (select one only) **If yes**, please give details

- 3b. If you smoke /smoked cigarettes, cigars or a pipe please indicate how many per day.

4. In the past 5 years have you been to your GP for any form of medical consultation, investigation, treatment or advice or are you awaiting these? (For females please include cervical smears/mammograms as applicable).

Yes No (select one only) **If yes**, please give full details including symptoms, dates and nature of treatment. If necessary please use a separate sheet of paper.

5. Have you ever consulted your GP or any other medical professional for Anxiety, Stress, Depression or any other mental illness?

Yes No (select one only) **If yes**, please give full details including symptoms, dates and nature of treatment.

6. Have you EVER suffered from any of the following:-

	Select One response only to each question	
a. High Blood Pressure, Stroke, or any other disease of the heart/circulatory system?	Yes	No
b. Any cyst, growth, tumour or cancer?	Yes	No
c. Any form of kidney (renal) disease?	Yes	No
d. Any disease or disorder of the eyes?	Yes	No
e. Any disease or disorder of the respiratory system including Asthma, Bronchitis or Emphysema?	Yes	No
f. Any musculoskeletal disorder, including Back Pain, Sciatica, Whiplash, Rheumatism or Arthritis?	Yes	No
g. Any disease/disorder of the digestive system, stomach, pancreas, liver including Gastric or Duodenal Ulcer, Irritable Bowel Disease, Colitis, Crohn's Disease, Indigestion, Hiatus Hernia or Hepatitis?	Yes	No
h. Diabetes?	Yes	No
i. Any disease/disorder not listed above?	Yes	No
j. Are you currently taking any medication?	Yes	No
<p>If the answer to any of the questions in 6 a - j is YES, please give diagnosis of condition disclosed, dates and details of symptoms, including frequency of symptoms and nature of treatment and time off work. Please confirm whether or not you have fully recovered or if symptoms continue, in the space below. If necessary please use a separate sheet of paper.</p>		

7. Have you tested positive for HIV/AIDS or Hepatitis B or C, or been tested/treated for other sexually transmitted diseases or are you awaiting the results of such a test?

<p>Yes No (select one only) If yes, please give full details</p>
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8. Have either of your parents, brothers or sisters died or suffered from Heart Disease, Stroke, High Blood Pressure, Diabetes, Kidney Disease, Cancer, Multiple Sclerosis, Nervous Disorder or any hereditary disease before the age of 65?

<p>Yes No (select one only) If yes, please give full details of age at diagnosis, relevant dates and information about their current health MUST BE DECLARED to avoid delay with your application.</p>

9. Do you currently or do you intend to take part in any hazardous leisure activities? (For example, Private Aviation, Motor Racing or Mountaineering).

<p>Yes No (select one only) If yes, or you are uncertain about any activity, please give details.</p>

When you have signed and ticked Section 4 below please return the form to:

Hertfordshire Police Federation is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited and Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

SECTION 4 – DECLARATION

I have been informed of my statutory rights under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991, as explained below and I agree that a copy of this consent shall have the validity of the original.

I consent to the Insurer seeking information from any doctor or medical advisor who at any time has attended me concerning anything which affects my physical or mental health or seeking medical information from any insurance company which an application has been made for insurance on my life. I authorise the giving of such information and such authority will continue beyond my death.

I agree to the Insurer holding personal information on me for the purpose of underwriting, administration and claims management associated with this policy.

I declare that to the best of my knowledge and belief, the statements provided in this declaration and any associated declarations are true and complete and ALL material facts have been disclosed. I authorise the payroll department to deduct the appropriate premium from my salary.

I WISH TO SEE THE REPORT BEFORE IT IS SENT TO THE INSURER

†

I DO NOT WISH TO SEE THE REPORT BEFORE IT IS SENT TO THE INSURER

†

(Delete as applicable above)

Signature of the person whose life is to be insured:	Date:
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Rights and Procedures.

ACCESS TO MEDICAL REPORTS ACT 1988, ACCESS TO PERSONAL FILES AND MEDICAL REPORTS (NORTHERN IRELAND) ORDER 1991.

We need your consent before we can approach any doctor for a medical report about you. This is given by signing the declaration in Section 4 of this form. Before you sign you should read this section carefully. It details your rights under the Act.

1. You do not have to give your consent. If you do not give your consent, we may be unable to proceed with your application.
2. You can request to see the report before it is sent to us. We will inform the doctor that you wish to see the report before it is sent to us and confirm your request to you in writing. You will then have 21 days to arrange with the doctor to see the report. If you haven't arranged to see the report within this period the doctor will send it to us.
3. If you indicate that you don't want to see the report, we don't have to tell you if we apply for one. You can however, ask to see a copy of the report within six months of it being sent to us.
4. The doctor may charge you a reasonable fee if you ask to see the report.
5. If you have seen the report before it is sent to us, the doctor will require your written consent to send it to us. You have the right to ask the doctor to change anything that you consider to be incorrect or misleading. The doctor can, however, refuse to make any alterations. If the doctor refuses to change the report you may attach a note giving your views.
6. The doctor can refuse to let you see all or part of the report if, in their opinion, it is likely to :
 - Adversely affect your physical or mental health or that of others,
 - Indicate the doctors intentions to you,
 - Reveal the identity of the third party who has given information about you unless they have consented to its disclosure or it has been supplied by a health professional involved in caring for you.

In such cases the doctor must notify you. You will only be able to see the remaining part of the report. If the whole report is affected the doctor will advise you and not send it to us without your written consent. If you refuse to give your consent we may be unable to proceed with your application.