

Authority for Aviva to approach your doctor to obtain medical information in connection with your application

Your reference

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What you need to do

Please read the **Your rights under the Access to Medical Reports Act 1988** section below before signing this form as it contains details of your rights.

Signing and returning this form as quickly as possible will ensure we can make a decision on your application.

What you need to know

- Signing this form will give us consent to request medical information from your GP
- We'll use this form as proof that you've given us your consent to request information from your GP
- Your consent will be held internally at Aviva, until we need to act upon it
- You can request to view the information we hold on you at anytime
- You can change your mind at any time. Just contact the team and we'll cancel the request to access your medical records
- Your medical data is confidential and will not be shared with any third party unless we obtain your prior approval to do so

By signing this form I confirm that

- By signing this consent form I confirm that I am

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- I've read the **Your rights under the Access to Medical Reports Act 1988** section below
- I give my consent to Aviva seeking information including medical reports, from any doctor I've consulted about anything that affects my physical or mental health and I authorise the giving of this information
- My consent is valid for the length of this policy but I understand and agree that in the event of claim, Aviva may request further information from my doctor(s)
- I've read, and agree with the contents of this consent form

<p>Signature of <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 300px; height: 30px;"></td></tr></table></p>		<p>Today's Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table></p>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			
<p>Do you want to see the report before it's sent to us? Yes <input type="checkbox"/> No <input type="checkbox"/></p>										
<p>If you want to view your report before it is sent to Aviva, you will need to arrange an appointment with your surgery. The Surgery is then obliged to hold your report for 21 days, in which time you can view the report before it is sent to us.</p>										

Your rights under the Access to Medical Reports Act 1988:

Before we can ask a doctor to give us a medical report, you need to give your consent under the Access to Medical Reports Act 1988.

Your rights under this Act are as follows:

- You can choose to not give your consent but if you don't, we will not be able to go ahead with your application. This doesn't stop you from applying to other companies for cover.
- You can ask to see the report before your doctor sends it to us. If this is the case, we'll tell the doctor you wish to see the report. Your doctor will keep the report for 21 days so you can arrange to see it. If you've not made arrangements to see the report within this time, your doctor will send it to us.
- If you choose not to see the report at this stage, you may ask the doctor for a copy within six months of it being sent to us. If you ask to see a copy of the report at a later date, we can send a copy to your doctor.
- If you think any part of the report isn't correct or is misleading, you may ask the doctor to amend it. If your doctor refuses to make the amendments, you may ask them to attach a statement outlining your views, which will then accompany the report.
- Your doctor can withhold access to the report if they feel it would cause physical or mental harm to you or others.

Detail about the type of information that will be provided in the GP's medical report:

For electronic reports:

The medical report your doctor completes will contain the following, where applicable:

- Details of major conditions which impact on your long term health, for example:
 - Malignancy (cancer), cardiovascular (heart) disease and diabetes.
 - Neurological conditions, such as Multiple Sclerosis or Alzheimer's Disease.
 - Suicidal thoughts or attempts at suicide.
 - Conditions related to drug or alcohol misuse or smoking.
- Details of referrals from the last 10 years, for example a referral to a specialist at a hospital.
- Details of relevant medical consultations you have had over the last 10 years. (Information from consultations not considered relevant to your application, for example details regarding uncomplicated pregnancy, or minor conditions such as acne or chicken pox, will not be included in the report).
- Details of investigations such as biopsies, blood tests, electrocardiograms (heart tests), urinalyses (tests on urine), x-rays or other investigations from the last 10 years.
- Copies of any hospital letters from the last 10 years.
- Medication prescribed within the last 5 years.
- Details of blood pressure, cholesterol and height/weight recordings in the last 3 years.
- Any history of disease among your parents or brothers or sisters that you have told your doctor about.

For manual reports:

The medical report your doctor fills in asks about the following:

- Your current health including any care, medication or treatment you are currently receiving.
- The results of referrals or tests you are waiting for.
- Any time off work in the last three years
- Your past health including details of any relevant illness, trauma, or referrals for specialist advice or treatment, hospital admissions, consultations with your doctor or any other medical adviser, therapist or counsellor, in particular if you have a history of:
 - malignancy (cancer), cardiovascular (heart) disease, diabetes, and degenerative (gradually worsening) diseases;
 - musculoskeletal disease or injury, for example, arthritis, rheumatism, back problems or any other disorder of the joints or muscles;
 - anxiety, depression, neurosis (such as phobias, obsessions and so on), psychosis (a mental disorder where you lose contact with reality), stress or fatigue;
 - suicidal thoughts or attempts at suicide; or – conditions related to drug or alcohol misuse or smoking or chewing tobacco
- Details of any biopsies, blood tests, electrocardiograms (heart tests), height, weight if measured in the last two years, urinalyses (tests on urine), x-rays or other investigations
- Any blood pressure readings in the last three years or
- Any history of disease among your parents or brothers or sisters that you have told your doctor about.

In both reports we will not ask your doctor to reveal information about:

- Negative tests for HIV, hepatitis B or C;
- Any sexually-transmitted diseases unless there could be long-term effects on your health
- Any predictive genetic test results.

If this information is included we'll disregard it (except genetic tests for Huntington's disease, but only when the total amount of your life cover is more than £500,000.) If your doctor does include reference to other unfavourable predictive genetic test results, we will not take these into account when assessing your application or considering a claim.

If your doctor includes reference to favourable genetic test results, we can take these into account if they show that you haven't inherited a condition your family suffers from.

If you have any questions about your rights under the act or questions relating to the process of getting, assessing or storing medical information, please write to: Chief Medical Underwriter, Aviva, Wellington Row, York, YO90 1WR

The information you and your doctor provide about your health may result in us:

- Setting premiums at standard rates
- Increasing premiums above standard rates,
- Applying exclusions, or
- Refusing to provide insurance