

Our medical underwriting guide for employees

This guide is to help you understand what medical underwriting is, why you might be medically underwritten and what you can expect when being underwritten.

STEP 1 IDENTIFYING THE NEED FOR UNDERWRITING



Each policy has an Automatic Acceptance Limit – (AAL). This is the amount of cover we can provide without the need for medical underwriting. If your potential level of cover (as determined by your employers policy criteria and your salary) exceeds the AAL then we will need to medically underwrite you for the difference.

This simply means that we will request medical information about yourself. The type and amount of information we will request depends on the amount of cover we are underwriting above the AAL and your age.

STEP 2 CONTACTING YOUR EMPLOYER



We will contact your employer to advise whether you need to be medically underwritten, and in turn they will contact you to advise what information we need, which may include medical evidence.

STEP 3 EVIDENCE



Once we have identified that you require medical underwriting we will send your employer a Health and Activities form and a Telephone Data Collection form.

You can either complete the Health and Activities form (which asks questions regarding your medical history and habits) or you can complete the Telephone Data Collection form. This gives us your consent to pass your contact details to a Nurse at Medicals Direct Group who will ask you the relevant medical questions over the phone at your convenience.

Occasionally, for very large benefit levels, we may need to ask you to attend a medical examination which may include additional tests such as a blood test or ECG.

If we do need you to attend a medical examination, we'll arrange this to suit you. We can arrange examinations for your preferred time and place, including your home or place of work. If you prefer, you can have your examination with your own GP or an independent examiner.

To avoid any unnecessary, inconvenience, we can also accept a copy of a previous medical examination that you may have had, if it has taken place within the last twelve months.

Did you know?

Whilst being underwritten, you will be given temporary cover for a maximum of 120 days which means you will be covered for your full benefit amount whilst we complete the medical underwriting process.



Did you know?

We always try to underwrite on a 'once and done' basis. This means that we will not need to medically underwrite you again unless for life cover schemes your cover exceeds £5 million.



STEP 4 DECISION



Once we have obtained all the information we need, our dedicated team of trained medical underwriters will be able to make a final decision. We will then inform your employer of the decision, who will then discuss this with you.

Zurich Assurance Ltd.

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