

Access to medical reports – Notice of your rights

We will need to apply to your doctor for a medical report in order to assess the claim in respect of you and to do so we will need your permission under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991.

Your rights are as follows:

- You don't have to give your consent, but if you don't we may not be able to consider the claim.
- You can ask to see the report before your doctor returns it to us. If you do, we will ask your doctor to retain it for 21 days so that you can arrange to see the report. If you do not make arrangements to see the report within this time your doctor will send the report to us.
- If you have not asked to receive a copy of the report but change your mind, if the report has not yet been sent to us your doctor must delay sending it for 21 days following your request, to allow you time to arrange to see it.
- Once you have seen a report your doctor requires your consent before it can be passed to us.
- You can ask your doctor to amend the report if you consider any aspect of the report to be incorrect or misleading. If your doctor refuses to make the amendments, you may add your comments to the report.
- Your doctor can refuse you access to the report (or part of it) if they feel this would cause serious physical or mental harm to you or others. Your doctor does not have to show you information about other people without their permission or which would indicate the doctor's intentions in respect of you. If your doctor limits your access to the report for any of these reasons, they will tell you. If the whole report is affected your doctor must not send it to us unless they obtain your consent.
- You can ask your doctor for a copy of the report at any time during the six months after it has been sent to us.
- Your doctor can charge you a reasonable fee for providing a copy of the report if you request it.

Our 'Data protection statement' which can be found [here](#) tells you how we collect and process your personal information.

You should be aware that if you do not give your consent it is unlikely that we'll be able to proceed with your claim and that if you want access to any medical report it may delay the processing of your claim.

If you have any questions about the information provided above, or about the process of obtaining, assessing or storing medical information, please write to us at Zurich Corporate Risk, PO Box 3512, Swindon SN3 9AH.