Member's declaration form

Alternative Formats

If you would like this translated or have a copy in an alternative format such as large print, braille or audio, please email us at **group.protection@landg.com** or call us on 0345 026 0094. Lines are open from 9am to 5pm, Monday to Friday. We may record and monitor calls. Call charges will vary.

We need some information

Your employer has arranged insurance cover with us that's designed to provide protection for you as their employee, where financial help could be provided if a claim is made. To set up this cover we need to collect details about your health and activities and for you to sign in two places. We need your consent to:

- access your medical reports that may be needed to help us confirm our decision
- use your personal, health and medical information to assess the application to provide the insurance cover, administer the policy and process a subsequent claim in line with our Privacy Policy **legalandgeneral.com/privacy-notice**

We'll only use the information provided by you on this form, your General Practitioner (GP) and any medical practitioner we may ask you for the purpose of managing and arranging this insurance cover.

COMPLETING THIS FORM

Please give full and accurate answers to all the questions on this form. If you don't, we might not pay benefit if there's a claim.

We cannot process this application if you haven't answered all the questions and signed sections 8 and 9.

CONFIDENTIALITY

We take client confidentiality very seriously and follow strict guidelines regarding the medical information provided on this form and any additional medical reports we obtain. We have a confidentiality policy in place and all medical information is held securely. Access is limited to authorised individuals who need to see it. This means that the member has the right to send this form in a sealed envelope, directly to the Chief Medical Officer to the address at the back of this form.

ASSOCIATION OF BRITISH INSURERS' POLICY ON GENETIC TESTS AND INSURANCE

Under the Association of British Insurers' (ABI) policy on genetics and insurance, you don't have to tell us about any genetic test results you've had for this application of cover or any other similar insurance policies, if the combined total is:

• £500,000 or less for life insurance

You may need to tell us about certain genetic test results if the level of cover needed is more than the limits outlined above.

We'll only be interested in genetic test results where the Government's Genetics and Insurance Committee (GAIC) has approved them for insurers to use. If you think this may apply to you contact us or visit the Association of British Insurers' website **abi.org.uk/data-and-resources/tools-and-resources/genetics**.

You must tell us if you are experiencing symptoms of, or are having treatment for, a medical condition including any genetically inherited condition. If you wish to tell us about a negative genetic test result we will be willing to consider this when assessing the cover being requested.

Contact us if you would like a copy of the Association of British Insurers' Code of Practice on Genetic Testing.



1. Scheme details

°	Your employer or their adviser sho	puld complete this section. Please complete all the questions in this part of the form fully, so that we can progress the
<u> </u>	underwriting assessment quickly.	
1.1	Scheme name	
1.2	Policy number	G G G G G G G G G G G G G G G G G G G
1.3	Please provide the following information in relation to the member being underwritten.	
	Salary/scheme earnings	£
	Dependants' Pension – please state the benefit amount	£ p.a.
2. P	ersonal details	
Ů	The member should complete this underwriting assessment quickly.	section. Please complete all the questions in this part of the form accurately and fully, so that we can progress the
2.1	What is your full name?	
	Mr/Mrs/Miss/Ms/Mx/Other	
	Surname	
	Full first name(s)	
2.2	When you were born, which sex was assigned to you on your birth certificate	Male Female
2.3	What is your date of birth? (DD/MM/YYYY)	
2.4	What is your current personal status? Please tick only one box.	Single Married/Civil Partnership Divorced/Dissolved Widow/Surviving Civil Partner
2.5	What is your permanent residential address?	
	Address	
	Postcode	
i	It may be quicker and easier to cont get in touch with you between 9am-	act you by phone or email to clarify unclear information on this form. Please give us your contact details where we can –5pm, Monday to Friday.
2.6	Contact details	
	Mobile	
	Home	
	Work	
	Email address	

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3. 0	eccupation details									
3.1	What is your occupation title?									
3.2	Would you describe your occupational duties as:	Admir	nistrative/office based							
		Light I	manual							
		Heavy	manual							
3.3	If you have to drive as part of your occupation, please tell us the percentage of		% Driving							
3.4	time you spend driving. How many hours do you work on average a week?	ŀ	hours per week							
4. T	ravel details									
4.1	During the last 5 years, have you spent more than 90 consecutive days in Africa, Caribbean, Russia, South America, Asia or Ukraine?	Yes If 'Yes', then please go to question 4.1.1 in this section. No If 'No', then please go to question 4.2 in this section.								
4.1.1	If 'Yes', please give details below									
	Country		Regions	When (month/year)	Duration of stay (number of nights)	Reason for travel (holiday/business)				
4.2	During the next two years, do you intend to spend more than 30 consecutive days outside the UK or travel for any duration against Foreign Office	Yes								

4.2.1 If 'Yes', please give details below

Country	Regions	When (month/year)	Duration of stay (number of nights)	Reason for travel (holiday/business)

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5. Lifestyle

5.1	What is your height?		feet	inches	OR			metres			
5.2	What is your weight?		stone	pounds	OR			kilograms			
5.3	What is your waist measurement?			inches	OR			cm			
5.4	Has your weight changed by more than 2 stone (12.6kg) in the last 12 months?			please go to q							
		N	lo If 'No', then p	olease go to qu	uestion 5.	5 in this se	ction.				
5.4.1	If 'Yes', please give details below										
5.5	How often do you drink alcohol?	Т	eetotal		1-2 time a week	S		3-4 times per week		More than 5 times a week	
5.6	What is your average weekly consumption of alcohol?	Beer, lag	ger, cider – mediu	um strength			pints				
	consumption of alcohol?	Beer, lag	ger, cider – premi	um strength			pints				
		Wine					175ml g	glass			
		Spirits					35ml m				
			ed alcoholic beve	orange			275ml bottle				
		riavour	ca dicorione bev	cruges			27011111	Jottic			
5.7	Have you ever been medically advised to reduce	Y	es If 'Yes', then	please go to q	question 5	5.7.1 in this	section.				
	your alcohol consumption?	N	lo If 'No', then p	olease go to qu	uestion 5.	8 in this se	ction.				
5.7.1	If 'Yes', when was that advice given?										
5.7.2	How often did you drink alcohol at that time?		-2 times week		3-4 time per weel	Ĭ.		More than 5 times a week			
5.7.3	What was your alcohol consumption at that time?	Beer, lag	ger, cider – mediu	ım strength			pints				
	'	Beer, lag	ger, cider – premi	um strength			pints				
		Wine					175ml g	glass			
		Spirits					35ml m	easure			
		Flavour	ed alcoholic beve	erages			275ml b	pottle			
5.8	Have you smoked cigarettes or used nicotine replacements including electronic cigarettes,	Y	es If 'Yes', then	please go to q	question 5	i.8.1 in this	section.				
	chewing tobacco, cigars or pipe tobacco in the last 12 months?	N	lo If 'No', then p	olease go to qu	uestion 5.	9 in this se	ction.				
5.8.1	If 'Yes', please confirm what is used and the daily amount										

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5. Lifestyle continued											
5.9 In the last ten years have you used any of the following:	Cannabis (unless prescribed	d by a health professional)		Yes	No						
	Any recreational drugs, for e heroin or opioids	xample, cocaine, ecstasy or am	nphetamines,	Yes	No						
	Any psychoactive substance 'legal highs'	e including drugs previously kno	own as	Yes	No						
	Any recreational drugs substi	tutes, for example, methadone		Yes	No						
	Anabolic steroids (or any pe by a doctor or	rformance enhancing drugs) no	ot prescribed	Yes	No						
		or overused any medication who	ether prescribed	Yes	No						
5.10 Have you ever tested positive for HIV, Hepatitis B or C or are you awaiting the results of such a test?	Yes If 'Yes', then pleas	se go to question 5.10.1 in this secti	on.								
A negative HIV or Hepatitis test resu	A negative HIV or Hepatitis test result will not, of itself, have any effect on your acceptance terms for insurance.										
5.10.1 If 'Yes', please specify by ticking the boxes opposite	Tested positive for HIV	V	ults for HIV test	s for HIV test							
	Tested positive for He	patitis B	Awaiting res	ults for Hepatitis	B test						
	Tested positive for He	patitis C	Awaiting res	esults for Hepatitis C test							
5.10.2 If you are awaiting the results of a Hep	patitis test, please give the reas	son for the test									
5.11 Do you take part in regular	Yes If 'Yes', then plea	se go to question 5.11.1 in this secti	on								
exercise, for example: gym, football, tennis or golf?		se go to question 5.12 in this section.									
5.11.1 If 'Yes', please give the following detail	ls										
Activity		Frequency (number of times per	week)	How lo (in minu	ng in total Ites/hours)						

5. Li	festyle continued							
5.12	Do you take part in, or intend to take part in any hazardous or dangerous activity or pursuit?	Yes If 'Yes', then please go to question 5.12.1 in this section. No If 'No', then please go to section 6 – Work and Health.						
j	Examples are: aviation, climbing or cav If you are unsure whether an activity is	-	•			competitive sailing, he	eli-skiing or	skiing off piste.
5.12.1	If 'Yes', please give details below							
	Pursuit		Frequency mber of dives, races, nbs, hours per year)	Loca (countries mountai	/waters/	Qualification or licence held	(n	Extent of activity naximum height, depth or type of race)
6. W	ork and Health							
(i)	We don't expect you to check these de	etails with y	our GP or HR departn	nent, but please	answer them	n to the best of your al	oility.	
6.1	In the last three years how many days, in total, have you had off work due to sickness or accident?							
6.2	Have you ever been absent from work for more than two consecutive weeks due to illness, sickness or accident?	Yes If 'Yes', then please go to question 6.2.1 in this section. No If 'No', then please go to question 6.3 in this section.						
6.2.1	If 'Yes', please give an explanation below							
	Reason for absence		From (mont	n/year)	To (ı	month/year)	Full re	ecovery (yes or no)

If 'Yes', then please go to question ${\bf 6.3.1}$ in this section.

If 'No', then please go to section **7** – Medical.

Has your health ever affected your ability to perform your occupational duties?

6.3.1. If 'Yes', please give us an explanation

Yes

No

6.3

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7. Medical

7.1	What is the name and address of your GP?									
	Name									
	Address									
	Postcode									
	Telephone number									
7.2	In the last five years, have you been diagnosed as having high blood pressure, been treated for it or ever had a blood pressure reading greater than 150/90?	Yes								
7.2.1.	If 'Yes', when were you given this diagnosis?									
7.2.2	Please provide your last three blood pre	essure readin	gs							
	Month/year		Reading	Treatment (yes/no)	Name of treatment					
7.3	In the last five years, have you been diagnosed with having high cholesterol, been treated for it or ever had a cholesterol	T	Yes If 'Yes', then please go to questi							
	reading greater than 6.5?		No If 'No', then please go to question	on 7.4 in this section.						
7.3.1.	If 'Yes', when were you given this diagnosis?									
7.3.2	Please provide your last three choleste	rol readings								
	Month/year		Reading	Treatment (yes/no)	Name of treatment					
7.4	Have you ever been diagnosed with Diabetes or having sugar in	Yes	If 'Yes', then please go to question 7.4.1	in this section						
	the urine?	No	If 'No', then please go to question 7.5 in t							
7.4.1.	If 'Yes', when were you given this diagnosis?	INO	ii No, then please go to question 7.3 ii i	HIS SECTION.						
7.4.2	Please give your last three glycated had	emoglobin (H	bA1c) readings							
	Month/year		Reading	Treatment (yes/no)	Name of treatment					

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7. Medical continued

/. IVI	edicarcontinued	
7.5	Have you ever consulted a doctor or any other health care professional due to any form of stress, anxiety, depression	Yes No
	or mood disorder?	
7.6	Have you ever had a panic attack?	Yes No
7.7	Do you or have you ever suffered from Myalgic Encephalomyelitis (ME), Chronic Fatigue Syndrome	Yes No
	(CFS) or post-viral fatigue?	
7.8	Have you ever had a nervous breakdown?	Yes No
7.9	Do you suffer with a bipolar disorder or schizophrenia?	Yes No
7.10	Has your doctor or any other health care professional ever advised	Yes No
	you to take medication for stress, anxiety, depression or any other psychological condition?	
7.11	Have you undergone any other form of treatment for psychological conditions,	Yes No
	such as counselling or Cognitive Behavioural Therapy (CBT)?	

If you've answered 'Yes' to any of the questions from **7.5** to **7.11** please provide details below

Condition	What was the underlying cause?	Date of first symptoms	Date of last symptoms	Name or type of treatment	Time off work

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7. Medical continued

/ • IVI	carear continued			
7.12	Do you currently have or have you ever had any of the following:	Cancer, leukaemia, Hodgkin's disease, lymphoma, brain or spinal tumour?	Yes	No
		Heart attack, heart murmur, angina, cardiomyopathy, heart valve disorders or any disease or abnormality of your heart, arteries or veins?	Yes	No
		Stroke, brain haemorrhage or permanent brain injury through accident, muscular dystrophy or motor neurone disease?	Yes	No
		Multiple sclerosis, Parkinson's disease, epilepsy, Alzheimer's disease, dementia or cerebral palsy?	Yes	No
7.12. 1	In the last five years, have you had any of the following:	Arthritis, spine, neck or joint disorder (including slipped disc, sciatica, carpal tunnel syndrome, Dupuytren's Contractor, repetitive strain injury (RSI) or gout)?	Yes	No
		Asthma, bronchitis, chronic obstructive pulmonary disease (COPD), emphysema?	Yes	No
		Any disease or disorder of the digestive system, liver, pancreas or bowel (including gastric or duodenal ulcer, hepatitis, colitis, Crohn's disease or irritable bowel syndrome)?	Yes	No
		Kidney, bladder or any other disorder of the genito-urinary system (including blood or protein in the urine and urinary tract infections)?	Yes	No

Disorder of the eyes (including optic neuritis or cataracts)?

Disorder of the ears (including tinnitus, labyrinthitis or Ménière's disease)?

Yes

Yes

Yes

Yes

No

No

No

No

If you've answered 'Yes' to any of the above conditions, please provide details below

Blood disorder or anaemia?

Thyroid disorder?

Condition	Investigations or tests carried out	Date of first symptoms	Date of last symptoms	Name or type of treatment	Time off work

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If you've answered 'Yes' to **7.14.1** or **7.14.2**, please provide details

7. M	edical contin	ued							
7.13	Do you currently, or in the last five years, ha you ever had any of	n ve	Lump, gi	rowth of any kind, or any mo I colour or increased in size?	ole or freckle that has bled, b	ecome painful,	Yes	No	
	the following where no underlying cause		Chest pain or recurrent palpitations?				Yes	No	
	has been identified?		Numbness, loss of feeling or tingling in the arms, hands, legs, feet or face, temporary loss of muscle power, or paralysis?				Yes	No	
				s, fits, fainting, dizziness or b	lackouts?		Yes	No	
				ck, shoulder or knee pain?			Yes	No	
				ss of breath, wheezing or tig	ht chest?		Yes	No	
			Abdomir	nal pain, jaundice, reflux, dys	pepsia?		Yes	No	
			Blurred \	vision, headaches or migrain s?	es that have persisted for lo	onger than	Yes	No	
				a, tiredness or fatigue?			Yes	No	
f you'	ve answered 'Yes' to ar	ny of the above co	onditions, p	olease provide details below					
	Investigations Condition carried (Date of first symptoms	Date of last symptoms	Name or ty of treatme		Time off work	
H							-		
7.14	Are you currently taki	ng or							
	receiving any treatme you haven't already to about?	ent that	Ye	No No					
i		e any prescribed,	over the co	ounter, herbal treatment or p	orivately arranged treatment	, such as physiothe	erapy.		
		Conditio	on			Name or type of ti	reatment		
7.14.1	Are you awaiting the tests or investigation haven't already told	ns that you	Ye	ns No					
7.14.2	Apart from anything y told us about, during have you been referre	the last 2 years ed to or attended							
	hospital or admitted of (Please ignore investito pregnancy or infert the results have been as normal.)	gations related ility where	Ye	No No					

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7. Medical continued

7.15	before the age of 60	. died from.	Yes If 'Yes', then please go to question 7.15.1 in this section.				
	or suffered from, her a stroke, diabetes, hi pressure, kidney dise	gh blood ease, cancer,	No If 'No', then please go to question 7.16 .				
	multiple sclerosis, ne paralysis or any here	ervous disorder.					
7.15.1	5.1 If you've answered 'Yes' to question 7.15, please provide details below						
	Relative		Condition	Age at diagnosis	Cause of death	Age at death	
	Father						
	Mother						
	Brother/sister 1						
	Brother/sister 2						
	Brother/si	ster 3					
7.16	As part of your occupation or as part of your employment benefits, are you required to attend for regular, annual or biannual medical examinations?		Yes No				
Ů	If you've answered 'Yes' to question 7.16 and the examination was done within the past two years, please give us a contact name and address of where a copy can be obtained. By doing this, it may prevent us from asking you to attend a medical examination for us.						
	Contact name						
	Telephone number						
	Email address						
	Address						
	Postcode						
7.17	If we need you to attend a medical examination, please tell us where would be most convenient for you to attend						
7.18	Have you applied to Legal & General for any other life protection products (either as an individual or through your company)?		Yes No				
7.19	Have you ever had an application for life, health assurance or critical illness cover declined, postponed, or accepted with special terms or restrictions, or have you withdrawn an application yourself from this or any other company in the past?		Yes If 'Yes', then please go to question 7.19.1 in this section.				
			No If 'No', then please go to section 8.				
7.19.1	If you've answered '	Yes' to question 7.19 , plea	se provide details below				
	Cover type	Decision	Reasc	on for decision	Insurer	When (month/year)	

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IMPORTANT NOTES

We may need more information about your medical history depending on the answers you've given on this form. You should carefully read through the declaration and consent sections of this form.

We may need to send this form and relevant medical reports to our reinsurers for their opinion or agreement of the terms we wish to offer. We may need to send them at a later stage so that we can manage your employer's policy.

The cover will not start until we've assessed and accepted the request, and where necessary, the terms have been accepted by your employer. Occasionally we may not be able to offer any terms.

8. Consent to access medical reports

Medical consent

We need your consent in case we need to request a medical report from your General Practitioner (GP) to help us assess the request for cover.

The report your GP provides could include details of consultations with any doctor or healthcare professional, but we'll only ask for information about your health that's relevant to your application.

Legal & General may gather relevant information from other insurers about any other applications for life, critical illness, sickness, disability, accident or private medical insurance that I have made. You can find out more here https://www.legalandgeneral.com/privacy-policy/.

You do not have to consent; however, we may not be able to offer the cover requested without a medical report.

If you would like to withdraw your consent for Legal & General to request a copy of your medical report, please call 0345 026 0094. By withdrawing your consent, we may not be able to offer the cover being requested for you, under your employer's policy, or the cover may be restricted.

Valuable information to know

You're not in the dark. If you need to you can see the report before it's sent to us – there's a space to let us know below. From the date we request the report, you'll have 21 days to make an appointment to go through the report with your GP.

If you originally did not want to see the GP report before we receive it, you can still request a copy for up to six months after they've sent it to us.

Your information is in your control. You can ask your GP to amend the report before it's sent to us if you think anything isn't right or is misleading, or you can attach a personal statement to be sent to us along with the report. We're asking for this under the relevant medical act(s). You can read them, and the additional rights you have under our Privacy Policy, and data protection regulations here https://www.legalandgeneral.com/privacy-policy/.

Your protection is our primary concern. For this reason, your GP may choose to not show you the report if they feel it could cause harm – physical or mental – to you or others.

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

- · Your current health
 - 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
 - Details of any relevant illness, trauma, or referrals for specialist advice or treatment, hospital admissions, consultations with your GP or any other medical adviser, therapist or counsellor, in particular whether 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 (test on urine), x-rays or other investigations
 - Any blood pressure readings in the last three years
- Any history of disease among your parents or brothers or sisters that you have told your doctor about

We won't ask your GP about:

- Negative tests for HIV, hepatitis B or C.
- Any sexually transmitted infections unless there could be long-term effects to your health.
- Predictive genetic test results, unless there's a favourable test result which shows that you have not inherited a condition your family suffers from.

What happens after I have completed the form

We normally provide confirmation of the insurance cover under your employer's policy once we receive the completed form. Occasionally, the details you've provided need further assessment where we may also need to contact your General Practitioner (GP) or another medical practitioner for further details. We'll then confirm to your employer if:

- · we can provide the insurance cover being applied for,
- if due to your personal circumstances we may only pay a claim in certain instances, or
- we're unable to provide the insurance cover being requested.

In the second and third instances above, we'll let you know the reasons why.

This form allows Legal & General to gather medical reports within 12 months from the date you sign it, or to support any claim made on the policy proceeds.

Declaration and consent

The insurance cover arranged by my employer is governed by English Law.

I agree and accept that:

- The information I provide will be complete, truthful, and accurate.
- For the purposes of assessing my application and any subsequent claim, Legal & General will use the information in this form and any other they receive from medical professionals I am or have consulted.
- If any information I provide is not complete or accurate, Legal & General may not pay a claim.
- I will immediately inform Legal & General if there are any changes to my answers before my cover is accepted.
- Legal & General may ask me to attend a medical examination to help them assess
 the requested insurance cover. In these instances, Legal & General will share my
 personal health information with another company that they have authorised to
 act on their behalf to carry out the medical examination.
- Legal & General will communicate the terms for providing cover to my employer as the policyholder, or through their agent. Such communications may include terms that relate to my health and wellbeing.
- The details that I provide Legal & General may be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering as well as to verify my identity. If fraud is detected, I could be refused certain services, finance, or employment. Further details of how my information will be used by Legal & General and these fraud prevention agencies, and my data protection rights, can be found by accessing www.cifas.org.uk/fpn.
- I consent to Legal & General, in line with their Privacy Policy, asking any doctor I
 have consulted about my physical or mental health to provide a medical report so
 that they may assess my request for cover.
- I authorise those asked to provide a medical report when they receive a copy of this consent form. This consent is valid for 12 months from the date of signature.

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8. Consent to access medical reports continued

By signing and submitting this form, I consent to Legal & General processing in line with their privacy policy, my lifestyle and health information that I provide, so they can:						
- assess the request for cover under my employer's policy,						
- administer my employer's policy, and						
- process any claims under my employer's policy.						
I also consent to Legal & General sharing this information, when necessary, with the Reassurers referenced in the Privacy Policy.						
I authorise those asked to provide a medical report when they receive a copy of this consent form. This consent is valid for 12 months from today's date.						
Yes No						
I would like to see the medical report before it is sent to Legal & General.						
Yes No						
Full name:						
Signature:						
Date:						
Date:						

Contact us



0345 026 0094

We may record and monitor calls. Call charges will vary.



groupprotection.medicalunderwriting@landg.com legalandgeneral.com/employer/group-protection



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