



AN INFORMATION GUIDE TO COMPLETING A TELE-INTERVIEW

Utmost PanEurope dac now offers a tele-underwriting service which allows applicants to provide information about their health and medical history to an experienced health professional over the telephone. This new service means you will no longer be required to complete a medical questionnaire and it also replaces the automatic requirement for a GP Report.

WHAT IS A TELE-INTERVIEW?

A tele-interview is conducted over the telephone by a trained nurse who will gather details of your health, lifestyle and medical history. The purpose of the call is to obtain risk-related information directly from you which can then be assessed by our underwriters with a view to making a decision on providing insurance cover or identifying any additional requirements that need to be fulfilled before such a decision can be reached.

PLEASE READ CAREFULLY; Disclosure of material facts;

A material fact is an important fact about you or your circumstance that would influence the Insurer's decision in an application for insurance. Please note that non-disclosure or misrepresentation of such facts can result in cover being cancelled and/or a claim being declined.

It is important that we are told about all material facts that might affect our judgment and acceptance of your application.

You must also notify Utmost, of any change in your health/circumstances prior to the policy taking effect. Failure to disclose or any concealment of any material facts can result in your policy being cancelled and/or a claim being declined.

THE BENEFITS

- › The process is a lot quicker for all involved, you can do the interview from home, or wherever is convenient.
- › As you are speaking with a trained nurse, they are able to immediately ask additional questions on specific conditions you may mention, as a result there will be less follow up required with your regular medical attendant.
- › All calls are confidential, and you can access the transcript at any time.



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WHAT DO I NEED TO DO?

Before your tele-interview is organised, you will be asked to provide your contact details. The nurse will telephone you directly and ask if it is a suitable time to take the call. Please make sure that you allow at least 30 minutes for the interview.

Before the call, please spend some time preparing the following information:

- › Details of any medication you are currently taking including the names of each medication and quantities or dosage recommended by your doctor.
- › Any past or present medical condition(s) suffered (other than very minor ailments, such as the common cold).
- › Details of any surgeries undergone or planned.
- › Any current tests or investigations e.g. blood pressure or cholesterol tests. Please give results if available at the time of the tele-interview.
- › Details of any sick leave over 15 days taken due to illness or accident.
- › Details of any serious condition, such as cancer, heart attack or stroke suffered by a member of your immediate family.
- › Details on your lifestyle including sports, travel, hobbies, tobacco and alcohol consumption.
- › Confirmation of your occupation.
- › Your weight and height.

Under the provisions of Part 4 of the Disability Act 2005, we cannot request, process or take into account the results of genetic tests. However, despite this exception to the normal duty of disclosure, you can still provide us with full details of any:

- › Symptoms experienced,
- › Non-genetic laboratory tests or investigations,
- › Treatment, and Family history.

When deciding whether to enter into a Policy, and when setting the terms and Premium, Utmost will rely on the information given by you in this interview.

This interview will be recorded. It is really important that the information and all material facts you provide are correct and complete. If you do not answer the questions truthfully or in full, it could mean that your cover might be rendered invalid and future claims may not be paid.

If you are unsure about any aspect of the interview, please let us know.

WHAT HAPPENS AFTER THE INTERVIEW?

The information gathered during the call will be reviewed by Utmost underwriters with a view to making a decision or identifying any additional requirements that need to be fulfilled. If further information is required following your interview you will be contacted about the outstanding requirements and next steps.

The underwriting decision will be communicated to your employer, no medical information will be shared.

Please note for Irish residents only:

We will send you a transcript of the call to review and ensure that the information is complete and accurate and contains all material facts.

It is important that you take the time review all the information in this transcript as any non-disclosure or misrepresentation can result in cover being cancelled and/or claim being declined.

If you are aware of inaccurate or incomplete details or of any changes required to the transcript, please contact us at underwriting@utmost.ie within 48 hours.

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CAN THE TELE-INTERVIEW BE CONDUCTED IN OTHER LANGUAGES?

We have taken into account the multinational profile of our clients and their employees and can offer the tele-interview service in a number of European languages including English, German, Italian, French, Spanish, Polish and Swedish.

HOW DO WE PROCESS YOUR PERSONAL DATA?

Before you provide us with any personal information it is important that you are made aware of how Utmost PanEurope dac will use your personal data. We require your personal data and health information for underwriting decisions. This will determine whether we can offer you cover and on what terms. We also need to process your personal data to assess any claims that you may make. If required, we will share your personal data and health data with reinsurers for underwriting and claims decisions and third party data processors who are acting on our behalf.

We may request and receive your personal health data from GP's, Consultants, Hospitals or other Health Professionals and share your personal data with them if needed.

Utmost PanEurope dac's Privacy Notice explains when and why your personal information is collected, how it is used, the conditions under which it may be shared with others and how it is kept secure. It also explains how long policyholder information is kept, how a policyholder can obtain details of the information kept and the choices policyholders have about how their personal data is used. You can find a copy of our Privacy Notice on our website <https://utmostinternational.com/privacy-statements/> or by contacting us to request a copy.

Utmost PanEurope dac reserve the right to change the Privacy Notice from time to time at our sole discretion and where necessary, we will notify you of any changes. We encourage you to periodically review the Privacy Notice to keep informed about how Utmost PanEurope uses your personal data.

We recognise that personal information about health is particularly sensitive. We will only collect and use your health data where we need to and where it is proportionate for the purposes of providing you with a policy of insurance or life assurance.

Irish Data Protection law allows Utmost to process your personal health data for the purposes of providing you with an insurance policy. Collecting and processing your personal data is required to provide you with cover and to handle claims you may make. You do not have to provide us with your personal data however if you do not provide us with the necessary information we may not be able to provide you with the appropriate insurance cover.

WHO SHOULD I CONTACT IF I HAVE ANY QUESTIONS?

We have a dedicated email address underwriting@utmost.ie that can be used for any future underwriting correspondence.

A WORLD *of* DIFFERENCE

Utmost Corporate Solutions is a trading name used by Utmost PanEurope dac and Utmost Worldwide Limited.

Utmost PanEurope dac is regulated by the Central Bank of Ireland. Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

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