

For customers

The telephone underwriting process explained

Thank you for your recent application. We've found that we need some more information from you about a condition you disclosed on your application.

We need this information so we can decide whether we can provide you with cover and at what level.

Experience shows that you're the best source of information about your medical condition, and the treatment you've received or are still receiving. If we can get this information directly from you by telephone interview, we may not need to contact your doctor, which will help speed up your application.

You'll receive a call in the next couple of days, from a third party company that we use, to arrange a tele-interview time.

You should allow 20 minutes for your interview. The questions you'll be asked (which will be recorded and stored with your policy, in line with Data Protection guidelines) form part of a script, to make sure that the tele-interviewer and our underwriters get the information they need.

We've given more detailed information about the interview over the page. But if you have any other questions, or any concerns about what it involves, please speak to your adviser.

Thank you in advance for taking part in this interview.

In brief – how the process works

- When we receive your application we'll tell you if a telephone interview is needed.
- You'll get a call to arrange a time for the interview to take place.
- After the interview, we'll send you a copy of the script with your answers, for you to check that you're happy with it.
- After you've reviewed your interview summary, you only need to return it to us if any of the information is wrong.

The importance of providing the right information

The interview forms an integral part of your contract with us and is recorded. You should answer all of the questions fully and honestly. If you don't, this could invalidate your policy and any future claims.

For confidentiality, or if you'd prefer not to answer a specific question or all of the medical questions in the interview, you have the right to send your answers in a sealed envelope direct to:

The Chief Medical Officer
Aegon
Edinburgh Park
Edinburgh
EH12 9SE

Preparing for the interview

It would be helpful if you could have the following information to hand when the tele-interviewer calls:

- any medication you're currently taking (including the name and dosage);
- any past or current medical condition;
- any tests or investigations, such as blood pressure or cholesterol tests (and the results from your GP or whoever carried out the test if possible);
- details of any serious condition, such as cancer, heart attack, stroke or diabetes, which a member of your immediate family for example parents and/or siblings, is suffering or has suffered from, and at what age, and
- your height and weight.

After the interview

You'll receive a copy of the questions and your answers. We'll need you to check that the information you supplied is complete and accurate. If it is, you don't need to do anything else.

If you need to change or add anything to the interview notes, you should make these corrections then sign and return the interview notes to us. Once we've received your interview script and any other notes/changes from you, we'll begin the assessment.

In some cases, we may need further medical information from your GP or for you to have a medical examination, which we'll arrange with you.

When we've finished assessing your application, we'll let you know our underwriting decision.



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