



Protection

Access to Medical Reports Act (AMRA) information and declaration

(Please read and sign the declaration)

Access to medical reports information

We may need to obtain a medical report from your current GP or specialist, or from a doctor you've seen in the past. You have specific rights in relation to medical reports, which are covered in the Access to Medical Reports Act 1988 (also the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991, and the Access to Health Records and Reports Act 1993 (Isle of Man)). Before we ask for such a report, we need your consent, which you can give by signing this declaration. You can choose not to give your consent, but then we may not be able to continue with your application. This doesn't prevent you from applying to other insurance companies for insurance.

Under the above Acts, you can choose to see your medical report before it is sent to us. You'll then have 21 days to make arrangements with your doctor to see it.

You should indicate below whether you want to see your report. If you don't want to see the report now, you can still contact your doctor later and tell them that you do in fact want to see it. As long as it hasn't already been sent to us, you'll still have 21 days from the time you contact your doctor to make arrangements to see it.

If the report has already been sent to us, you're entitled to see a copy of the report at any time during the six months following the date the report was sent to us. We can send a copy of the report to your doctor if you ask to see it at a later date. If you say that you do want to see the report, then it won't be sent to us until:

either you've seen the report

or

21 days have passed since we requested the report and the doctor hasn't heard from you. If you see the report, you can withdraw your consent for the doctor showing it to us, or you can ask the doctor to change it if you disagree with it.

If the doctor refuses to change it, you can insist that they attach a statement of your views to the report. A doctor may refuse to let you see your report if they feel that seeing it will cause physical or mental harm to you or others.

Note: Your doctor is entitled to charge you for supplying you with a copy of the report.

The medical report your doctor fills in may ask about the following:

- Your current health
 - any care, medication or treatment you're currently receiving
 - the results of referrals or tests you're 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, consultation 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 (tests 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've told your doctor about.

We have asked your doctor not to reveal information about:

- Negative tests for Human Immunodeficiency Virus (HIV), Hepatitis B or C
- Any sexually-transmitted diseases unless there could be long-term effects on your health, **or**
- Predictive genetic test results unless there is a favourable test result which shows that you've not inherited a condition your family suffers from.

The information you and your doctor provide about your health may result in us:

- Setting premiums at standard rates
- Increasing premiums above standard rates, or
- Being unable to provide insurance.

If you have any questions about your rights or questions relating to the process of getting, assessing or storing medical information, please write to us at **Royal London, Waverley Gate, 2-4 Waterloo Place, Edinburgh EH1 3EG.**

Declaration and consent

By signing this declaration, I give Royal London permission:

- To ask for information from any insurance office to which an application for insurance has been made.
- To disclose my name, address, phone number and date of birth to an approved medical agency in order to arrange and obtain medical examinations and tests.
- To gather medical reports within six months of the start of the plan or after my death, in relation to any claim made on the plan.
- To ask any doctor I've seen for information about anything which affects my physical or mental health, and I understand my rights under the Access to Medical Reports Act 1988.

By signing this declaration, I declare that:

I've read the statement above notifying me of my rights under the Access to Medical Reports Act (AMRA) legislation, and consent to my doctor providing medical reports to Royal London, so that they can deal with my application for an insurance plan.

	Person 1	Person 2
Plan Number		
Name		
Date of birth	D D M M Y Y Y Y	D D M M Y Y Y Y
Postcode		
Please tick this box if you DO want to see your medical report before it is sent to us.	I DO want to see my medical report. I understand that it won't be sent to Royal London until I've seen it, and that they won't be able to make a decision on my application until then. Yes ☐	I DO want to see my medical report. I understand that it won't be sent to Royal London until I've seen it, and that they won't be able to make a decision on my application until then. Yes ☐
Signature		
Date	D D M M Y Y Y Y	D D M M Y Y Y Y

If you have any questions about your rights under the Act or questions relating to the process of getting, assessing or storing medical information please write to us at **Royal London, Waverley Gate, 2-4 Waterloo Place, Edinburgh EH1 3EG.**



Royal London
royallondon.com

**We're happy to provide your documents in a different format, such as braille,
large print or audio, just ask us when you get in touch.**

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