



ACCESS TO MEDICAL REPORTS – YOUR RIGHTS

Before we can process your application or within 6 months from the start of your plan we may need to obtain a medical report from your current GP or specialist, or from a doctor you have 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)).

We'll let you know if we ask for a report. 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.

If you don't want to see the report when we ask for it, you can still contact your doctor later and tell them that you do want to see it. As long as the report has not already been sent to us, you'll have 21 days from the date you contact your doctor to make arrangements to see it.

You're still entitled to see a copy of the report at any time within the first 6 months after the date the report was sent to us. We can also send a copy of the report to your doctor if you ask to see it at a later date.

If you say that you want to see the report, then it will not be sent to us until either:

- you have seen the report, or
- 21 days have passed since we requested the report and the doctor has not 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 asks about the following:

Your current health:	<ul style="list-style-type: none">● any care, medication or treatment you are currently receiving● the results of referrals or tests you are waiting for.
Time off work:	<ul style="list-style-type: none">● any time off work in the last 3 years.
Your past health:	<ul style="list-style-type: none">● 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:<ul style="list-style-type: none">● malignancy (cancer), cardiovascular (heart) disease, diabetes, and degenerative (gradually worsening) diseases● musculoskeletal disease or injury, e.g. 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● 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 2 years, urinalyses (tests on urine), X-rays or other investigations● any blood pressure readings in the last 3 years.
Family history of disease:	<ul style="list-style-type: none">● any history of disease among your parents or brothers or sisters that you have told your doctor about.
We will ask your doctor not to reveal information about:	<ul style="list-style-type: none">● 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● predictive genetic test results unless there is a favourable test result which shows that you have not inherited a condition your family suffers from.

<p>The information you or your doctor provide about your health may result in us:</p>	<ul style="list-style-type: none"> ● setting payments at standard rates ● increasing payments above standard rates ● the addition of an exclusion for particular causes of a claim ● refusing to provide some or all of the insurance applied for ● amending or withdrawing terms already provided ● cancelling your plan.
<p>If you have any questions about your rights under the Act please contact:</p>	<p>Royal London, 1 Thistle Street, Edinburgh EH2 1DG.</p>



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 1 Thistle Street, Edinburgh EH2 1DG
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