Access to your health and medical information – consent form

We need information about your circumstances to complete our claim assessment. This form explains how we obtain your health, medical and other information, and why we need it. In the context of medical reports, it also gives important information about your rights. You'll need to sign this form and return it to us in order for us to complete our assessment of the claim. You don't have to do so, but if you don't then we may not be able to assess or pay the claim. There is an FAQ section at the end which hopefully addresses any queries you may have about this form.

What information we need and why we need it

So we can assess the claim against the terms of the policy, we need your consent to ask any relevant professionals involved in your care, whether a health or medical practitioner or other professional, for health, medical or other information. This may include a medical report and specific details about your health and lifestyle.

Where we refer to a practitioner or professional in this form, it means all or any such persons, and may include more than one such practitioner or professional in the context of a particular claim.

- We request medical reports from medical practitioners under the Access to Medical Reports Act 1988 (or if you live in Northern Ireland or the Isle of Man, the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 and the Isle of Man Access to Health Records and Reports Act 1993 respectively) (collectively referred to as "**AMRA**").

  This is specific legislation which allows insurers, like Aviva, to obtain a medical report with your consent.

  We may need to ask for additional information (such as specialist letters or test results) from your medical practitioner to give us the information we need to fully assess the claim.

  Please be assured that we'll only ask for, and take into account, the medical information that we need for the claim. We respect the confidentiality and privacy of your information and will ensure that your medical information isn't kept for longer than is necessary and is safe in our hands.
- You can withdraw your consent at any time before your medical practitioner sends the medical report to us by contacting the Aviva Private Medical claims team on the telephone number noted in the FAQs overleaf, or your medical practitioner directly. However, if you do withhold/withdraw your consent, we may not be able to assess or pay the claim.
- You can see a copy of any medical report prepared by your medical practitioner before they send it to us. If you would like to do this, let us know by ticking the box below and we'll tell your medical practitioner so they can keep the report for you. You will then have 21 days to arrange to see it, following which your medical practitioner will send it to us, unless you tell us that you are withdrawing consent for us to access the report.
- You can ask your medical practitioner for a copy of the medical report at any time. They should keep a copy for up to six months after sending it to us. If you would like to see a copy of the report at a later date, you can speak to your medical practitioner or ask us and we can provide it with their consent.
- If you think any part of the medical report is incorrect or misleading, you can ask your medical practitioner to amend it. If your medical practitioner refuses, you can ask them to attach a statement outlining your views to the report. Alternatively, you can withdraw your consent for us to have access to your medical report.

In some circumstances the medical practitioner may decide, in the interests of your health, or to respect the interests of other persons, that you should not see all or part of the medical report. The medical practitioner will tell you of this and you will have the right to see any remaining part of the report. If your medical practitioner decides that you should not see any of the report, it may be that they will not give it to us without your consent.

What types of health/medical information we ask for

To complete the claims assessment, we may need to see the following items, as relevant to the claim:

- a medical report prepared by your medical practitioner or a report prepared by another health practitioner or other professional, which may include information about:
  - your medical history, including details of any relevant illnesses, trauma, hospital admissions, medical consultations, referrals, tests or investigations and treatments you may have had;
  - your current state of health, including any care, medication or treatment you're receiving and the results of any referrals or tests you're waiting for;
  - copies of correspondence between medical practitioners eg referral letters and clinic letters; and/or
- medical or other healthcare records.

More information

If you have any questions about your rights under the Access to Medical Reports Act 1988 (or if you live in Northern Ireland or the Isle of Man, the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 and the Isle of Man Access to Health Records and Reports Act 1993 respectively) or the process of getting, assessing or storing medical information, please write to: (Private Medical claims) Health & Protection Claims, Operations & Governance Director, Pomona Business Centre, 6 Pear Street, Sheffield, S11 8JJ; (Protection claims) Senior Claims Assessor, Aviva, Wellington Row, York YO90 1WR.

By signing this form you confirm that:

- you've read and understood this form;
- you consent to us, our agents or sub-contractors seeking a (i) medical report from your medical practitioner(s) under AMRA or (ii) a report from your health practitioner or other professional; and
- you consent to any medical practitioner, institution or person who has been involved in your care or treatment (or a related claim) to release and provide to us and any third parties acting on our behalf any relevant information concerning your physical and/or mental health which we consider is required to process the insurance claim with us. We'll use this form as proof that you've given us your consent to request other relevant information from your medical practitioner, health practitioner or other professional.

Reference/Claim No _____

Name

_____

Name of person insured/parent or guardian of person insured

Signature

_____

Signature of person/parent or guardian of person insured

_____

Today's date

Please note

If you are signing this form on behalf of someone else, please provide their full name, date of birth and relationship to you.

_____

Please tick this box if you wish to see any medical report or health information before it is sent to Aviva: ☐

Please note: if AMRA applies and you want to view your medical report before it is sent to us, you'll need to arrange an appointment with your medical practitioner. Your report will be held for 21 days from the date we contact them to request the report to allow you to view it before it is sent to us.

Frequently asked questions (FAQs) about this form

1. When does AMRA apply?

"AMRA" is the collective term we use in the form to refer to the relevant legislation regulating access to medical records, that is: the Access to Medical Reports Act 1988 or if you live in Northern Ireland or the Isle of Man, the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 and the Isle of Man Access to Health Records and Reports Act 1993 respectively).

A report will be covered by AMRA if it is a report about your health and it has been prepared by a medical practitioner who is or has been responsible for your clinical care. If AMRA applies there are certain rules that govern the report which are set out in the consent form itself, overleaf.

2. What is a 'medical practitioner'?

Under AMRA, a medical practitioner is one who is registered with the General Medical Council. This covers consultants and GPs, however would not cover, for example, a physiotherapist. If in doubt, you should ask your health practitioner.

3. What if I am receiving care or treatment from someone who is not a medical practitioner (eg. a physiotherapist) and Aviva needs a report?

The consent form above covers the provision of both medical reports under AMRA and non-AMRA reports.

If you are receiving care or treatment from someone who is not classed as a 'medical practitioner' under AMRA, then we will still ask you to sign the consent form as your consent shows your health practitioner that you have agreed that they can provide the information we are requesting, which they are likely to need under the relevant data protection laws.

Please note that for non-AMRA reports, the provisions of AMRA as noted in the consent form overleaf will not apply, such as your rights to view the report before it is sent to us. However if the person providing the report or information is comfortable for you to see it, then we are too. Please see Q6 for more information.

4. What if Aviva needs other information or documents?

We will usually request a medical report however, in some cases, it may be necessary for us to ask for different information or documents. This is why the consent you give on the form allows us to request relevant records and information from any medical practitioner, institution or person who has been involved in your care or treatment (including hospitals, doctors, nurses, health and other professionals, government departments, local authorities and other insurance companies).

We therefore ask for your consent through the form overleaf in advance at the start of the claim, to save having to do so at a later stage and causing any unnecessary delays to the claims assessment process.

Don't worry though, we will only ever ask for documents or information if they are necessary for our assessment of the claim.

5. Can I withdraw my consent?

You can withdraw your consent for the relevant medical practitioner or treatment provider to provide us with any reports, documents or information at any time up to the point they send the information to us. To do this, you can contact either your medical practitioner directly or telephone the Aviva Private Medical claims team on **0800 158 3333**. Calls may be monitored and/or recorded.

Once we have received the medical report, non-medical report or other medical/health information, we process and use it in accordance with the terms of our Privacy Policy to administer and assess the claim and do not rely on consent for this. If we need a document or information and you have either not provided consent or withdrawn it, then this may impact upon our ability to assess, accept or pay the claim.

If you do not want to progress the claim at any point, you are always free to do so.

6. I'd like to see the report/information before it is sent to you – how does that happen?

If AMRA applies and you want to view the medical report before it is sent to us, you'll need to arrange an appointment with your medical practitioner. Your report will be held for 21 days from the date we contact your medical practitioner to request the report to allow you to view it before it is sent to us.

If AMRA doesn't apply and you want to view any relevant report or information before it is sent to us, you'll need to let us know and we can tell you who we'll be seeking the information from. You'll then need to speak to the person providing the report/information to check they are comfortable to arrange this – if they are, then so are we.

7. How long does my consent last?

The consent you give on this form lasts until the earlier of (i) the completion of the current claim or (ii) 12 months from the date on which the consent was given. This means that if we need further information in respect of the current claim more than 12 months after your original consent was given, we'll ask for it again. Also, as your consent only relates to the current claim, if you start a new claim with us we'll need to ask for a fresh consent to allow us to request the necessary information to assess that new claim.

8. What if I have further questions?

If your query isn't covered by these FAQs, then please feel free to contact the Aviva Private Medical claims team on **0800 158 3333** (calls may be monitored and/or recorded) to discuss further or obtain more information.

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