


GROUP RISK BENEFITS

Employee Proposal Form

Prior to completing this form please read carefully. Please note carefully and ensure that you fully understand all the questions and notes. **Please complete every item on this form in BLOCK CAPITALS.** A copy of this completed proposal form is available on request.

Before you give us your personal information it is important that you know what your data protection rights are and how and why we use your personal information. This is set out in the Irish Life Data Privacy Notice which is always available on our website at <http://www.irishlifecorporatebusiness.ie> or you can ask us for a copy. 

Section 1: Your Details

Use both first name and surname in your employee records.

Plan Name	Group Policy Number
Title Mr Mrs Miss Ms Other	
First Name	Surname
Home Address	
	Eircode
Date of Birth	Gender Male Female
Relationship Status	Married Single Widow(er) Separated Divorced Civil Partner
Precise Occupation	
Describe occupation fully:	Is there any manual work involved? Yes No
Number of hours worked weekly	hours per week
Date present employment started	

Section 2: Medical and Other Information

You will be contacted by telephone by a nurse working for MorganAsh Ltd, a specialist company who carry out the phone calls on Irish Life's behalf, to obtain information regarding your medical history. This will help process your application more quickly. It is essential that you provide all requested information regarding your medical history. This telephone call will be recorded and will form part of your application for cover.

Contact Details - Please provide as many phone numbers as possible and your preferred contact time.

Telephone	Home	Mobile
	Work	
Email Address		
Preferred contact time	Morning	Afternoon Evening

If you receive a call at an inconvenient time, please ask to re-arrange a more convenient time for MorganAsh to call you. If you have not been contacted within 3 days, or you have been away or out of touch you may like to phone MorganAsh on Free-phone 1800 805004. The interview can be undertaken up to 9.00 pm at night Monday to Friday and during the day on Saturdays. If you have call barring on your phone, please arrange to allow MorganAsh to call you, or you may like to call them on the above number. It is important that you are in a confidential situation and have the time to spare to undertake the interview. MorganAsh will not undertake the interview if you are driving.

Further details are available in the explanatory leaflet 'Tele-Underwriting - your guide to Tele-interviews'.

Continued overleaf

Your personal health information

In addition to our Irish Life Data Privacy Notice, the following is more detail relating to your personal health information that we collect and use in connection with this plan contract.

We need your relevant personal information and personal health information for underwriting decisions. This will determine whether we can offer cover and on what terms. We also need your relevant personal information and personal health information to assess and pay claims. If relevant, we will share your personal health information with reinsurers for underwriting and claims decisions. We can use your personal information and personal health information for any subsequent applications to Irish Life.

In addition to the personal health information we collect from you, we can request and receive your relevant personal health information from GPs, consultants, hospitals or other health professionals, and share your relevant personal health information with GPs, consultants, hospitals or other health professionals, if needed.

Relevant Information

When deciding whether to insure you and when setting the terms and premium, Irish Life will rely on the information you have given us. You must answer all questions that Irish life have asked in this form honestly and with reasonable care. Where Irish Life ask you to answer a specific question, the subject matter of the question is relevant to the risk we the Insurer are being asked to undertake. If your answers are not true and complete, Irish Life may be entitled to void the policy without return of premium, repudiate liability, treat the policy as if it had been entered on different terms, or limit the amount paid on foot of the contract of insurance.

We may also contact you if we need to ask you for further information on your answers or as part of any subsequent claim. We will rely on what you tell us and we will not automatically clarify or confirm any information you provide.

If your application for cover is accepted, Irish Life will issue you an acceptance letter. In this letter, Irish Life will ask you to confirm if there has been any change to your health, circumstances, or answers to any of the questions provided in your application form. If there has been any changes, this may affect the original acceptance terms issued to you.

Genetic Test Information

You should not tell us about any genetic test (that is, any analysis of chromosomes, DNA or RNA to detect genetic abnormalities in individuals) which you may have had.

You must however, tell us if you are having treatment for, or experiencing symptoms of, a genetic condition. You will be asked for full information about your family history, including all genetic conditions.

Please give the name and address of your General Practitioner (GP)

Name and Address of GP

If you have changed doctor in the last year, please give the name and address of your previous doctor.

Name and Address of Previous GP

Continued overleaf

Section 3: Data Privacy Notice and Employee Declaration

Plan Declarations

I understand and agree that my contract with Irish Life Assurance plc (Irish Life) will be based on the declarations in this form, my completed application form (online or otherwise), any supplementary questions answered, any statements made to Irish Life in writing or by telephone, any information I give to a medical examiner acting for Irish Life and all terms and conditions given to me by Irish Life.

Relevant information is information which could affect your decision to accept my application for insurance. It should be noted that failure to disclose relevant information may result in the following:

1. The policy may be cancelled.
2. Claim requests may be declined.

I declare that all information, statements and answers I have provided are true and complete.

I understand that Irish Life will use my personal information for any subsequent applications to Irish Life.

I authorise Irish Life to request and receive my personal health information now (or as part of any claim assessment including after my death) from any health professional who at any time has attended me concerning my physical or mental health and to share my personal health information with any health professional for the purpose of processing my application and assessing claims.

- > I confirm I have read and understood the Medical and Other Important Information section.
- > I confirm I have been informed about the Irish Life Data Privacy Notice and where to find it.

Please sign
and date

Signature

Date



Tele-underwriting

Your guide to
tele-interviews

Helping people build
better futures

What is a Tele-Interview?

A Tele-Interview is an interview conducted over the telephone by a nurse who will gather details of your health and medical history. We use a specialist company in the UK called MorganAsh Ltd. All MorganAsh Tele-interviewers are qualified and experienced nurses in order to ensure that the interview will be conducted in a confidential and professional manner.

These nurses will ask you a series of questions about your health, lifestyle and your immediate family medical history. The duration of the interview will vary greatly depending on your answers but you should allow at least 30 minutes for this call.

Why are you being interviewed?

To offer our customers the best possible terms for their protection benefits, it is essential that a clear understanding of your present state of health and any conditions you may have suffered in the past is obtained. This information is used in our risk assessment, prior to considering your levels of cover.

Please accept our assurances that the information you provide will be treated in the strictest confidence and only used in the assessment of your application.

Your guide to Tele-Interviews

To process your application as smoothly and as quickly as possible, Irish Life will arrange for a specialist nurse from MorganAsh to call and interview you regarding your health. A copy of the interview will be sent to you for your records. If you need to change anything, or would like to add anything to the report, you can make the amendment, sign it and return it to Irish Life in the Freepost envelope provided with the report.

If you are called at an inconvenient time, MorganAsh will be happy to arrange a more suitable time which is convenient for you. Please note that all calls will be recorded.

If you are not happy providing your medical details over the phone, we will post you the relevant forms for your completion. You can then post these forms back to Irish Life.

What do I need to prepare?

To prepare for your interview, please take some time to gather the following information and have this to hand when MorganAsh call:

- > Any medication you are currently taking (including the name and dosage).
- > Any past or present medical condition suffered (other than very minor ailments, such as the common cold).
- > Any tests or investigations, e.g. blood pressure, cholesterol tests. It would be helpful if you could phone your GP or whoever did these tests prior to your interview, to get the results.
- > Details of any serious condition, such as cancer, heart attack, stroke, suffered by a member of your immediate family (your mother, father, brothers or sisters, or half brothers and sisters).
- > We will ask you for your height and weight. If you do not already know your weight, please try and weigh yourself prior to the interview.
- > You do not need to tell Irish Life about any genetic test (that is any analysis of chromosomes, DNA (Deoxyribonucleic acid) or RNA (Ribonucleic acid) to detect genetic abnormalities in individuals) which you may have had. You must however, tell Irish Life if you are having treatment for or are experiencing symptoms of a genetic condition.

If you are not sure whether something is important or not it is best to mention it in case it is relevant. The interviewing nurse will assist you with any questions you may have.

How will I be contacted?

MorganAsh will call you to arrange a suitable time for the interview. If you have not been contacted within three days, have been away or out of touch you should contact MorganAsh on the free phone number below: **1800 805 004**

The MorganAsh nurses are able to undertake interviews from:

9.00am to 9.00pm

Monday to Thursday

9.00am to 5.00pm

Fridays

10.00am to 2.00pm

Saturdays

Excluding bank holidays and public holidays

If you have call barring on your phone, please arrange for this to be removed to allow MorganAsh to phone you back. If the call barring cannot be removed, please call MorganAsh on the free phone number **1800 805 004**.

It is important that you are able to speak freely and have the time available to complete the interview.

We will not complete an interview if you are driving.



Unfortunately, your application cannot be processed until the interview has taken place.

A copy of the interview will be made available to you by email or post.

Why is it important I provide the right information?

This interview forms an integral part of your contract and will be recorded. All the questions should be answered honestly and with reasonable care. Where Morgan Ash ask you to answer a specific question, the subject matter of the question is material to the risk we are undertaking.

If your answers are not true and complete, Irish Life may be entitled to void the policy without return of premium, repudiate liability, treat the policy as if it had been entered on different terms or limit the amount paid on foot of the contract of insurance. If you're not sure whether something is important or not then it is best to mention it in case it is relevant.

Should you have any general questions relating to your application, Irish Life can be contacted on **01 704 1776**.

Contact us

Phone 01 704 1776
Fax 01 704 1905
Email code@irishlife.ie
Website www.irishlifecorporatebusiness.ie
Write to Irish Life Assurance plc, Irish Life Centre,
Lower Abbey Street, Dublin 1.

Irish Life Assurance plc, trading as Irish Life is regulated by the Central Bank of Ireland.
In the interest of customer service we will monitor calls.
Irish Life Assurance plc, Registered in Ireland number 152576,
VAT number 9F55923G.

 **Irish Life**