

Designed to suit you

A Guide to Nurse Medical Screening



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Welcome to Royal London Ireland

We've a strong heritage in Ireland and have been protecting customers here for over 190 years, most recently known as Caledonian Life. Based in Dublin, we're a fully owned subsidiary of The Royal London Mutual Insurance Society Limited – the largest financial life, pensions and investments mutual in the UK. Our parent company's mutuality, meaning it is customer and member owned with no shareholders, allows us to adopt a mutual mindset. This means we take a longer-term view and focus on providing best customer outcomes. Whoever you are and whatever your aims, we'll look to provide you with great long-term value, first class service and support at all times.

This guide tells you how Royal London Ireland's Nurse Medical Screening service works.





So, what exactly is it?

When you apply for Protection cover, such as Life Cover, Specified Serious Illness Cover and Income Protection, you need to supply Royal London Ireland with information about your health, lifestyle, occupation and pursuits. This information helps us assess your application and ensure that we provide you with our best terms. This is initially done by completing an application with your Financial Broker.

Normally the completed application will contain all the information we need to evaluate your case. However, in certain circumstances and based on the answers provided on your application, including your age and the amount of cover requested, further supporting evidence may be required to assist us in assessing your application. This could involve the completion of an additional questionnaire or undergoing a medical screening.

This can take time and effort on your part, so where applicable, in order to ensure minimal disruption for you when a medical screening is required, we offer a service called **Nurse Medical Screening**.

This service from Royal London Ireland means that in most instances, you will no longer have to make time to go to a Doctor's surgery in order to complete this screening.

In order to make this process fit in with your calendar and to avoid the time and inconvenience of booking an appointment with a GP, we have teamed up with leaders in this area, MDG, who will conduct the medical screening in your home or workplace, wherever is most convenient and at a time that suits you. This service allows you to control the where and when of the process, in a way that's convenient and quick.

To help explain what a screening involves and ensure your peace of mind, the next section addresses some questions you may have.

So, what exactly is it?

continued

How is a Nurse Medical Screening arranged?

Ultimately the whole process is designed to suit you and your personal availability. With this in mind, a nurse from MDG will call you to arrange a convenient date and time to visit you for your screening. Evening and Saturday appointments are available so just let the nurse know what suits you best. You may choose to have the screening completed at your home or place of work.

The nurse will be able to advise you of any specific requirements for the screening when setting your appointment and can answer any questions you may have. They will also give you their name and contact details should you have any further questions in advance of your appointment or if you need to reschedule.

All nurses are registered to practice with An Bord Altranais and are fully trained to carry out nurse medical screenings.

How long does it take?

Screenings are conducted with your time and comfort in mind. As leaders in the industry and with dedicated experience, MDG nurses will always aim to conduct the screening as efficiently as possible.

- The appointment generally lasts around 20–30 minutes.
- Undressing is not required.
- You will usually be asked some questions about your lifestyle, medical history and that of your close family.
- The nurse will then record your details, including your:
 - Height
 - Weight
 - Blood pressure
 - Pulse
 - Hip-to-waist ratio
 - Lung function
- A urine specimen will also be collected.

Your insurance application can only proceed once the necessary information has been obtained.

Why will a urine specimen be collected?

A urine specimen will be collected during the screening to test for blood, glucose or protein. The urine may have to be sent to a laboratory for further testing should it contain blood or protein.

Will any other tests be required?

Further tests on blood, saliva and urine may be required in order to accurately underwrite your application. If this is the case, you will be advised when your appointment is being made. If fasting is required, for example when a blood test is needed, the nurse will let you know at this time.

The specific tests required will be determined by your medical history, age and the amount and type of cover requested. Some of these tests will be undertaken by the nurse during the screening whilst others may require the sample to be sent to a laboratory.

How much blood is required?

If a blood test is required only a small amount (less than 30ml) of blood is drawn from a vein. You should advise the nurse if you have had any previous problems such as fainting, nausea, have difficulty clotting, bruise easily, or if you are currently taking large doses of aspirin. All equipment used is sterile and only used once.

Do I need to have an HIV test?

An HIV test will only be required if you disclose travel to certain regions, or a specific health risk such as a history of a sexually transmitted disease or previous drug use.



So, what exactly is it?

continued

What happens to my information?

All of the information obtained during the screening is strictly confidential and used for insurance purposes only. It will be forwarded securely, in an encrypted format, to Royal London Ireland for assessment and will only be viewed by those authorised to do so.

Before your completed medical screening information is sent to us, you will have the opportunity to read through and digitally sign the screening form to confirm that it is complete and correct.

Please note:

You must answer the questions asked during your assessment fully, honestly, to the best of your knowledge, and with reasonable care.

You must tell us if there's a change to anything that would affect any of the answers to the specific questions asked during your assessment before your policy starts. If you don't let us know about any changes affecting any of your answers then Royal London Ireland may be entitled to void the policy without return of premium, repudiate liability, treat the policy as if it had been entered into on different terms, or limit the amount paid out in the event of a claim.

Is there anything I need to do in advance of my appointment?

To save you time and to obtain the best possible results, please follow these helpful tips:

- ➔ Get a good night's sleep before the screening.
- ➔ As blood pressure and pulse can be artificially raised by stress, alcohol, caffeine and tobacco:
 - Abstain from alcoholic beverages for at least 8 hours prior to the screening.
 - Avoid drinking coffee, tea or any soft drink with caffeine for at least one hour prior to your screening.
 - Do not smoke for at least one hour prior to the screening.

- ➔ Advise the nurse of any medication you are taking, even non-prescription medications.
- ➔ Have available your Doctor's details and details of past visits, names of medicines and any information regarding injury and major illness.
- ➔ Drink a glass of water an hour or so before your appointment to enable you to pass urine without difficulty.

Avoid drinking coffee, tea or any soft drink with caffeine for at least one hour prior to your screening.



So, what exactly is it? continued

What happens next?

The completed Nurse Medical Screening is forwarded to Royal London Ireland's Underwriting Team and your Financial Broker will be advised when an underwriting decision has been made. They will then contact you and let you know the outcome.

If you have any questions about your screening or are unable to keep your appointment, you can contact the nurse directly or **call MDG on freephone 1800 806 132.**

Royal London Ireland is delighted to offer this service for you. We think this convenient and hassle-free medical screening service, along with our very competitive protection products and premiums, and our excellent service will make you very happy with what Royal London Ireland has to offer. We hope you think so too!



Want to know more?

If you have a question about the screening process or your application, please contact your Financial Broker. They can provide you with any additional information you need. See details below.

Financial Broker Stamp:

For information about Royal London Ireland visit our website:



Website
www.royallondon.ie

For information about our Privacy Policy, please read our Privacy Notice available at www.royallondon.ie/privacy-policy



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Please email feedback@royallondon.ie

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