



To be completed by you

D. CONSENT FORM FOR RELEASE OF MEDICAL RECORDS OR REPORTS

We may need to obtain medical reports or records to support your claim. Before we can ask any doctor that you have consulted to complete a report or ask for your medical records, we require your permission under the Access to Medical Reports Act 1988 &/or the Data Protection Act 1998. Your rights under the Access to Medical Act 1988 are as follows:

You do not need to give your permission but, if you do not, we will be unable to proceed with your claim.

You can ask to see the report before the doctor returns it to us. If this is the case we will ask the doctor to keep the report for a period of 21 days for you to arrange to see it. If you have not made arrangements to see the report within this time, your doctor will send the report to us.

If you choose not to see the report at this stage, you may ask the doctor for a copy within six months of it being 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 think that any part of the report is not correct or is misleading, you may ask the doctor to amend it. If your doctor refuses to make the amendments, you may ask him or her to attach a statement outlining your views, which will then accompany the report.

Your doctor can withhold access to the report if he or she feels that it would cause physical or mental harm to you or others.

The medical report your doctor fills in asks about the following:

- Your current health
 - Any care, medication or treatment you are currently receiving
 - The results of referrals or tests you are 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, consultations 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 have told your doctor about

We have asked your doctor not to reveal information about:

- Negative tests for 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 have not inherited a condition your family suffers from

Data Protection Act 1998

The Data Protection Act 1998 applies to personal information. This is information about living, identified or identifiable individuals and includes information such as names and address, bank details, and opinions expressed about an individual.

The Act regulates how personal information is used and requires organisations to comply with eight principles or rules of good information handling. These principles include that the data be processed fairly and lawfully, accurate, and where necessary, kept up to date and for no longer than necessary, processed in accordance with the individuals rights and kept secure and transferred only to countries that offer adequate data protection.

The Act does classify some personal information as "sensitive" and there are stricter rules about this, including your physical or mental health condition. These stricter rules make sure that this sensitive information is only used where an organisation such as Compass or our insurers have an essential need to use it and where you, the individual, has given us explicit consent.

Your medical records, whether maintained manually or on computer (subject to transitional provisions), are personal data held by health professionals subject to your rights to access to them under the Data Protection Act 1998. This means that you must make a "subject access request" under the terms of the 1998 Act for such records to be made available to your insurer - such request would normally be made by you signing to this effect on a claim form coupled with an authority to the health professional to give access to us.

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

- Refusing to agree your claim

If you have any questions about your rights under either of these Acts or relating to the process of us obtaining, assessing or storing medical information, please write to the Claims Manager at Compass Underwriting Ltd, 1-2 Crutched Friars, London EC3N 2HT.

I have read the details of my rights under the Access to Medical Reports Act and the Data Protection Act as explained above and in connection with my insurance claim. I hereby consent to Compass Underwriting seeking medical information from my doctor who has attended me concerning my physical or mental well being in connection with this claim and I agree that a copy of this consent shall have the validity of the original.

I DO/DO NOT (delete as appropriate) WISH TO SEE THE REPORT BEFORE IT IS SENT TO COMPASS UNDERWRITING.

Your name

Certificate/Policy number

Your signature

Date of birth

Your GP's name

Your GP's address

Postcode

Your GP's telephone number

Your GP's facsimile number