

## Consent to obtain a Medical Report

Name of insured

Policy number

For the purposes of processing your claim, it may be necessary for us to approach your present Doctor, or any other Doctor you may have consulted, for the purpose of obtaining a Medical Report. We need your permission to do this. Please give your consent by signing. The following are the main points of your legal rights concerning Medical Reports, which are set out in more detail overleaf:

1. you do not have to give your consent; but if you withhold it please bear in mind that we may be unable to process your claim.
2. you can see the Medical Report before the Doctor sends it to us, or you can apply to the Doctor during the six months after that.
3. you can ask the Doctor to change any part of the report which you feel is wrong or misleading. If the Doctor refuses, you can add your own comments to the report.
4. the Doctor can refuse to show you the Medical Report, or part of it, if the Doctor feels that you would be harmed by seeing it.

I have been informed of my statutory rights under the Access to Medical Reports Act 1988, as explained overleaf, and, in connection with my current insurance claim, I consent to Hiscox Global Flying obtaining medical information from any Doctor who at any time has attended me concerning anything which affects my physical or mental health and I agree that a copy of this consent shall have the validity of the original.

I do not wish to see the report before it is sent to Hiscox Global Flying / I wish to see the report\*  
\* (Delete as appropriate)

Signature

Date

### Access to medical reports - your rights

You should read this note carefully as it sets out your rights under the Access to Medical Reports Act 1988 and the procedures for dealing with Medical Reports.

Before we can apply for a Medical Report from a Doctor that you have consulted, we need your consent as shown overleaf. You do not have to give your consent, but, if you do, you can insist on seeing the Doctors report before it is sent to our Chief Medical Officer. Please remember that if you do not give your consent, we may be unable to process your claim.

If you wish to see a Medical Report we will tell you at the same time as we write to the Doctor and also tell the Doctor that you wish to see it. You will then have twenty one days to contact the Doctor and make arrangements to see the Medical Report. Of course, the quicker you do this the quicker we can process your claim.

Alternatively, you can ask the Doctor to see the Medical Report for up to six months after it is sent to us. You can do this by applying to the appropriate Doctor.

If you do not wish to see a Medical Report we can apply to the Doctor without notifying you. But you can still write to the Doctor and ask to see the Medical Report before it is sent to us, and you will then have twenty one days in which to see the report.

Where at your request the Doctor supplies you with a copy of the Medical Report, there is an entitlement to charge you a reasonable fee to cover the cost.

If you ask to see a Medical Report before it is sent to us, the Doctor must get your consent to pass it onto us once you have seen it. If you feel that any part of the Doctor's Medical Report is incorrect or misleading, you can write to the Doctor and ask for the report to be changed. If the Doctor will not change the Medical Report, you can insist on having your own comments added in a separate statement which will be attached to that report.

## **Consent to obtain a Medical Report**

The Doctor can refuse to show you the Medical Report, or part of it, if a Doctor feels that doing so would cause considerable harm to your own or someone else's physical or mental health. The Doctor can also refuse if showing you the Medical Report would disclose information given by or about another person, apart from another Doctor who has attended you, who does not want their identity or the information revealed. In these cases, the Doctor must notify you and you will then be able to see only the non-confidential parts of the Medical Report. If the whole report is affected, the Doctor must not send the report to us unless you consent to this.