

Medical declaration and consent form

Name

Policy number

I have been informed of my statutory rights under the Access to Medical Reports Act 1988, or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991, and the UK Data Privacy laws, as explained overleaf. I hereby consent to HSBC Life (UK) Limited seeking medical information from any doctor who at any time has attended me concerning anything which affects my physical or mental health or seeking information from any insurance office to which a proposal has been made for insurance on my life and I authorise the giving of such information. I also consent that my full medical records including all hospital letters be forwarded on request from HSBC Life (UK) Limited. I agree that any copy of this consent shall have the validity of the original.

Do you wish to see any medical report before it is returned to HSBC Life (UK) Limited? (Please tick the appropriate answer. If there is no tick we will assume that you do not wish to see any medical reports before they are returned.)

Yes

No

Information may be disclosed to members of the HSBC Group, the product provider (if appropriate) and others, including the Association of British Insurers, Trustees in bankruptcy, reassurers, underwriters and medical agencies (in the UK and abroad) and our sub contractors and agents in order to provide you with the service applied for, for fraud prevention or so that services may be processed on our behalf (in the UK and abroad) both within European Economic Area and elsewhere to provide you with the product and/or service applied for, for the purposes of fraud prevention, audit and debt collection and if required by governmental and non-governmental regulators or ombudsman. If such information is processed on our behalf by members of the HSBC Group and/or third parties outside the European Economic Area, where there may be less stringent data protection laws, we will ensure that it has an appropriate level of protection and we will only transfer it to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and/or for our legitimate interests. To help improve our service and in the interests of security we may monitor and/or record your telephone calls with us.

Signature

Date

If signed on behalf of the claimant, please state your name and relationship with the claimant.

Name

Relationship

continued overleaf...

Your rights under the Access to Medical Reports Act 1988 and the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991

To enable us to deal with your claim it will be necessary for us to obtain confirmation of your medical history from all doctors who have attended you.

Before applying for this information we would advise you that you have certain rights under the Act. These are set out on the next page but the main points are as follows:

- a) You can withhold your consent.
- b) You can view the report before it is sent to us or during the six months after that.
- c) You can ask the doctor if he will amend any part of the report which you consider to be incorrect or misleading. If the doctor is not in agreement you may append your comments.
- d) The doctor can withhold from you the report, or part of it, if he thinks you would be harmed by seeing it.

Before we can apply for a medical report from a doctor, who has cared for you, we need your consent. Before you sign the personal declaration on your personal statement, you should read this note carefully as it sets out your rights under the Access To Medical Reports Act 1988 and the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 and the procedures for dealing with reports. You do not have to give your consent but, if you do, you can say whether you wish to see the report before it is sent to our Chief Medical Officer. If you do not give consent, we may be unable to proceed with the claim against your Critical Illness Policy.

If you wish to view any medical information before it is returned, please make a convenient appointment with the doctors concerned, once you have been advised that our requests have been issued. We will tell the doctor that you wish to see the report. You will then have 21 days to contact the doctor about arrangements for you to see the report. Of course, the quicker you act, the quicker your claim can be considered.

Privacy Notice

To enable us to deal with your claim it will be necessary for us to obtain details of your medical history from your doctors. Under the UK Data Privacy laws, this information is classed as 'sensitive data', which means we have a legal obligation to keep this information secure.

An overview of how we collect and use your information

This is an overview of:

- the types of information we collect about you
- how we collect and use it
- who we might share it with
- the steps we'll take to make sure it stays private and secure
- your rights to your information.

More information

For more details about anything covered in this overview, please see our full Privacy Notice. You can view or download a copy by visiting www.hsbc.co.uk or if you prefer paper, give us a call on **03457 404 404** and we'll send you one in the post.

Who we are

When we say 'we', we mean HSBC Life (UK) Limited, part of the HSBC Group of Companies, who is the 'data controller' for the information in this overview. This means we're responsible for deciding how we can use your information.

If you do not say you wish to see the report, we do not have to notify you if we apply for a report. However, if before such a report is sent to us, you write to your doctor saying you wish to see it, you will then have 21 days to contact the doctor about arrangements for you to see the report.

The doctor is not obliged to let you see any part of the report that, in his opinion, contains information that:

- i. would be likely to cause serious harm to your physical or mental health or that of others, or
- ii. would indicate the doctor's intentions towards you, or
- iii. if disclosure would be likely to reveal information about, or the identity of, another person who has supplied information about you, unless that person has consented or the information relates to, or has been supplied by a health professional involved in caring for you.

In such cases the doctor must notify you and you will be limited to seeing any remaining part of the report. If it is the whole report which is affected, he must not send it to us unless you give your consent.

Once you have seen the report your doctor cannot submit it to us until he has your consent. You can write to your doctor asking him to amend any part of the report which you consider to be incorrect or misleading and you can have attached to the report a statement of your views on any part where you and the doctor are not in agreement and the doctor is not prepared to alter.

If you ask your doctor for a copy of the report he can charge you a reasonable fee to cover his costs.

Whether or not you say you wish to see the report, before it is sent to us, the doctor must let you see a copy for up to six months after it is supplied, should you so request.

The information we collect

We collect information about you from different places including:

- directly from you
- from a third party acting on your behalf e.g. an intermediary or broker who promote and distribute products for us
- from other HSBC companies, including HSBC Bank plc, first direct and M&S Bank
- from publicly available sources
- from comparison websites or aggregators
- information relating to your medical records, with your agreement
- information relating to your insurance claims history
- information from other parties involved in your insurance policy or claim
- when we generate it ourselves
- from other organisations.

We'll only collect your information in line with relevant regulations and law and this may relate to any of our products or services you apply for, currently hold or have held in the past.

You're responsible for making sure you give us accurate and up to date information. If you provide information for another person on your account, (including named insureds or beneficiaries under your policy, dependants, claimants and other third parties involved in an insurance policy or claim (such as witnesses)) you'll need to tell them how to find the Privacy Notice and make sure they agree to us using their information for the purposes set out in it.

How we'll use your information

We'll use it to provide the insurance products you've requested and other purposes e.g.:

- to confirm your identity and address
- to understand how you use your products and services
- to carry out your instructions
- to improve our products and services
- to evaluate your insurance application and provide you with a quotation
- to handle or monitor any claims which you make or which arise under your insurance policy
- where relevant, bring a claim against a third party
- to apply for and claim on our own insurance policies
- to offer you other services we believe may benefit you unless you ask us not to.

We'll only use your information where we're allowed to by law e.g. carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it.

We need to collect sensitive health information for insurance purposes to:

- evaluate your insurance application and provide you with a quotation;
- handle or monitor any claims which you make or which arise under your insurance policy.

Where appropriate, we will ask for consent to collect and use this information.

We may use automated systems to carry out fraud and money laundering checks and to help us make decisions, e.g. to determine whether or not we can offer you insurance and at what price. We may base our decision on factors such as health, lifestyle and occupational information, as well as the level of cover being requested.

Who we can share your information with

We may share your information with other companies we work in partnership with, agents or service providers who work for us or provide services to us, and other HSBC Group members. We may also share your information with others outside of the HSBC Group e.g. regulators, insurers, other banks, agents as well as fraud prevention agencies, other parties involved in providing your insurance policy such as the intermediary, broker, third parties involved in the administration of the relevant insurance policy or claim including loss adjusters, claims handlers, private investigators, experts and our advisers, and, where relevant, medical experts and rehabilitation providers.

How long we'll keep your information

We'll keep your information for as long as you have a relationship with us. After it ends we'll keep it where we may need it for our legitimate purposes e.g. to help us respond to queries or complaints, or for other reasons e.g. fighting fraud and financial crime, and responding to requests from regulators.

Transferring your information overseas

Your information may be transferred and stored in countries outside the European Economic Area, including some that may not have laws that provide the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection.

Your rights

You have a number of rights relating to your information e.g. to see what we hold, to ask us to share it with another party, ask us to update incorrect or incomplete details, to object to or restrict processing of it, to make a complaint etc.

HSBC Life (UK) Ltd.

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