



Medical screening fact sheet

Why do I have to have a medical exam or test?

When applying for protection insurance, we may need to underwrite your application. This is where we look at the information you provided in your application so that we can balance how much you pay for your insurance with the likelihood of you claiming.

You may be asked to attend a medical screening to help us do this. If you decide not to have a medical screening, you may not be able to proceed with your insurance application.

AIG has partnered with Inuvi and Square Health to support its underwriting process.

What does a medical screening involve?

The type of medical screening and the tests we do can vary from person to person. It may involve a visit from a registered nurse or an appointment with a qualified doctor.

At a medical screening, you'll be asked questions about your lifestyle, medical history and your close family medical history. Some physical measurements will be taken such as your height, weight, blood pressure and heart rate and you'll also be asked to provide a urine sample.

We may also ask you to supply a blood or saliva sample. Blood tests can measure things such as cholesterol (lipids), liver and kidney function. Very occasionally, we may also ask you to have an ECG, which measures the rhythm of your heart.

You won't need to undress at a medical screening, although you may need to remove or loosen clothing for your blood pressure to be taken. If you wish, you can bring a friend or relative with you.

What's involved if I need a blood test?

Inuvi's and Square Health's highly experienced nurses will draw blood from a vein, usually from the arm or back of the hand, into one or more vials. The amount of vials needed will depend on which tests you need to have. You should let the nurse or doctor know if you have had any previous problems such as fainting and nausea, or whether you're currently taking Warfarin or long term Aspirin, or have had blood clotting issues in the past or bruise easily. All equipment is sterile and used only once.

Remember to drink plenty of water and take any medications as usual before your appointment. Drinking water won't only make you feel better, it'll also make for a smoother blood draw.

How long does an appointment take?

The appointment will usually last between 30-40 minutes. If we need additional tests, such as an ECG, it may take a little longer.

How is the appointment made?

If you're having an appointment with a nurse, they'll call you to arrange a convenient date and time to visit you at home or work for your screening.

If you're having an appointment with a doctor, an Inuvi or Square Health customer services adviser will contact you to arrange your appointment. They'll be able to let you know what tests we'll need at your appointment.

What do I do if I need to rearrange my appointment?

If you need to cancel or rearrange your appointment for any reason, please contact your examiner or the relevant customer service centre at least 2 days before the appointment using the contact details below.

Preparing for the appointment

Please make sure you follow any instructions that have been given by the nurse or customer services adviser. It's important to be as relaxed as possible at your appointment, and try to refrain from things that could raise your blood pressure immediately before, such as stress, alcohol, caffeine and smoking.

If we require a urine sample to be taken at the examination, please refrain from passing urine before the exam to ensure a urine sample can be provided to prevent any unnecessary delays to the application process.

To save you time at your appointment, please try to have ready details of any past visits to medical professionals, names of any medicines along with information about any injuries and illnesses you may have had.

Are there any costs involved?

You won't have to pay anything.

What qualifications does the medical examiner have?

All nurses are fully trained and registered with the Nursing and Midwifery Council, regulator for England, Wales, Scotland and Northern Ireland. All doctors are registered with the General Medical Council.

What happens to my information?

Inuvi and Square Health are registered with the Information Commissioner's Office (the UK's independent body set up to uphold information rights) and all personal data is collected and processed in accordance with the relevant Data Protection Legislation. All of the information obtained during the screening is treated with the strictest of confidence. Inuvi and Square Health will share your personal data with AIG and this will only be used in connection with assessing your application for insurance.

To know more about what happens to your information, take a look at AIG's privacy policy on their website www.aiglife.co.uk/privacy-policy.

Who are Inuvi?

Established in 2013, Inuvi are a provider of medical evidence and exam gathering services in the UK, supporting the insurance application process.

Email: info@inuvi.co.uk

Tel: 0118 467 0555



Established in 2009, Square Health offers an extensive range of medical services, such as medical screening and second medical opinions.

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