

Item 1.1

Disclosure of medical history

When taking out insurance, whether it be life insurance, disability, critical illness, or income protection, the validity of any policy can stand or fall on the quality of information provided on the application.

The long term insurance act specify that if you do not mention significant medical information, your policy can be canceled at claim stage and your claim might be rejected.

What is significant medical information? It is all the information that will influence your policy terms. It is your duty to disclose any fact or circumstance about your health that is known to you at your time of application. The main reason behind this disclosure is to identify if you have any pre-existing conditions that will influence the terms of your policy. The disclosure of medical information will therefore enable the insurer to make an informed judgment before confirming your policy.

During the underwriting process the following will be adhered to:

1. Only relevant information will be used
2. Policy terms will be evidence based.
3. All client information (medical and other) will be handled confidential