

# Group Income Protection Declaration & Consent Form

## Important Notes:

Once you complete this form, sign page 1 and return it to Generali. Pages 2-6 should be kept for your records. If you have any questions about filling out the form, contact your HR Team. You can send page 1 to Generali through your HR team or email it to [groupclaims@generali.co.uk](mailto:groupclaims@generali.co.uk). Any offer of rehabilitation support, at

any stage of -or prior to- absence from work, does not indicate eligibility for, or validity of payment of a claim for Income Protection benefit (i.e. payment of a proportion of salary in the event of long term incapacity) under a Group Income Protection policy. Please note our signature requirements which can be found on page 6.

Name:

Date of Birth:

Claim Number (if known):

Employer:

I have read and understood the attached information sheet concerning the Access to Medical Reports Act 1988 (see page 2) and how my personal data will be handled by Generali (see page 3).

## Access to Medical Reports Act 1988

Please select **one** of the following options, A, B or C:

(A) **I consent** to medical reports being supplied in confidence to Generali and **I do not wish** to have sight of any medical report before it is supplied.

(B) **I consent** to medical reports being supplied in confidence to Generali and **I wish** to have sight of any medical report before it is supplied. I understand it is my obligation to inspect the report(s) in a timely manner when invited to do so.

(C) **I do not\* consent** to medical reports being supplied to Generali.  
*\*Without your consent, we will not be able to process your claim.*

## How we use your personal data

To provide you with insurance and process insurance claims, we might need to use some of your personal information that has extra protection under data protection law. This could include your medical records and other medical information.

Please select **either** option D **or** option E below:

(D) **I expressly consent** to Generali processing categories of personal data about me which have additional protection under data protection law, such as my medical records and other medical information.

I may withdraw my consent at any time. However, if my consent is withdrawn, this will impact Generali's ability to provide insurance or pay claims.

My personal data will be used in accordance with Generali's privacy policy, available at [www.generali.co.uk/Info/Privacy-Information](http://www.generali.co.uk/Info/Privacy-Information) or by contacting our Data Protection Officer by emailing [privacy@generali.co.uk](mailto:privacy@generali.co.uk) or writing to The Data Protection Officer, Assicurazioni Generali S.p.A. UK Branch, 55 Mark Lane, London EC3R 7NE

**I consent** to my personal data (including medical records and other medical information) being supplied to Generali. I understand that any personal data supplied may be used by Generali in connection with the insurance arrangements that have been put in place by my employer for income protection benefit. In particular any personal data supplied (including medical records and other medical information) may be used for some or all of the following purposes: claims management, compliance, complaint handling, general administration, the prevention and detection of fraud/attempted fraud, occupational health, rehabilitation and underwriting. Any personal data supplied (including medical records and other medical information) may be shared with my employer, my employer's advisers, Generali's advisers, co-insurers and re-insurers, insurance intermediaries, other Group companies and other service providers.

(E) **I do not\* consent** to my personal data (including medical records and other medical information) being supplied to Generali. *\*Without your consent, we will not be able to process your claim.*

I agree that a copy of this consent shall have the validity of the original.

Signature:

Date:

Please note our signature requirements which can be found on page 6

## Legislation and frequently asked questions

The following is intended to provide an overview of the principal legislation relevant to:

- The provision of medical reports for employment or insurance purposes (Access to Medical Reports Act 1988); and
- The collection and processing of personal data including data about an individual's state of health and medical history

In addition, we have set out the answers to some frequently asked questions relating to the Group Income Protection claims process. Please contact your employer if you need any further information.

### Access to Medical Reports Act 1988

To enable Assicurazioni Generali S.p.A. (Generali) to process a claim for Income Protection benefit, it will be necessary to obtain reports from medical practitioners about your current state of health and your medical history.

Where a medical report is supplied for employment or insurance purposes, you have certain rights of access to that report and, before Generali apply for a report, we require your informed consent. Under the terms of the legislation you have three main options:

#### Option A

You give your consent and do not wish to see the report before it is provided. You can change your mind (before the report is provided) and your medical practitioner is also obliged to retain a copy for six months if you wish to see it after it has been provided.

#### Option B

You can ask to see the report before it is provided. Your medical practitioner will be informed and will not supply the report until you have seen and approved it. If the medical practitioner has not heard from you within 21 days of receiving our request, they can assume you have approved it and they may then provide us with the report.

If you see the report within the 21 days and find that there is anything you consider incorrect or misleading, you can request in writing that the medical practitioner amends the report. He is not obliged to do so but, in either situation you can:

1. Agree to the report being issued unchanged
2. Ask the medical practitioner to attach to the report a statement from you giving your views
3. Withdraw your consent for the report to be issued

The above points 1, 2 and 3 also apply if the medical practitioner declines to show you the report (or part of it) because he considers there are special circumstances or he feels that it would be harmful for you to see it.

#### Option C

You can refuse to give your consent for a medical report to be supplied. Unfortunately, if you withhold your consent, Generali will be unable to process your claim for Income Protection benefit and this may have significant implications in the event of long term absence from work. If you elect this option you should not submit the claim forms and you should discuss the situation with your employer.

## Data protection

In order for Generali to deal with any claims in connection with the insurance arrangements that your employer has put in place with us, we need to collect and process personal data about you, including:

- Individual details, such as name, address and date of birth;
- Risk details, which is information we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to your health and details of your job, including your salary;
- Current and past claims details, which may also include data relating to your health.

We might collect your personal data from various sources, including the information you provide in this form, your employer, your employer's insurance broker and medical experts appointed to treat you in the event of a claim.

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected.

The provision of insurance involves the sharing of personal data between different insurance market participants, including, but not limited to brokers, insurers, re-insurers, and third parties who provide services in connection with the insurance, such as medical experts, each of whom may be located outside of the United Kingdom and the European Economic Area.

If you have any questions in relation to Assicurazioni Generali S.p.A UK Branch's use of your or your dependent's personal data, please visit [www.generali.co.uk/Info/Privacy-Information](http://www.generali.co.uk/Info/Privacy-Information) or contact our Data Protection Officer by emailing [privacy@generali.co.uk](mailto:privacy@generali.co.uk) or writing to The Data Protection Officer, Assicurazioni Generali S.p.A UK Branch, 55 Mark Lane, London EC3R 7NE.

## Option D

In order to provide insurance cover and deal with insurance claims, we may need to process categories of personal data which have additional protection under data protection law, such as your health data. Your consent to this processing may be necessary for us to achieve this.

## Option E

Your consent may be withdrawn at any time. However, if consent is withdrawn this will impact our ability to provide insurance or pay claims.

**A Group Income Protection policy has been taken-out by your employer. If you have any questions that are not covered below, please contact your employer directly.**

## Frequently asked questions

### *Why have I been asked to complete a claim form?*

Your employer (the policyholder) has taken out a Group Income Protection policy with Generali. The policy is intended to pay a proportion of your salary in the event of long-term absence from work due to illness or injury.

### *I have only been off work for a few weeks, why am I being asked to fill out a form at this stage?*

So that we can work with your employer and treating doctor(s) to help ensure that you recover as quickly as possible, and so we have opportunity to consider the claim fully before the end of the deferred period.

### *What is a deferred period?*

This is the continuous length of time that you must have been absent from work due to illness or injury, in order to qualify for benefit. Benefit is payable monthly, in arrears, once the deferred period has ended.

### *How do Generali define "incapacitated"?*

The usual definition of Incapacity is: the total incapacity of a member due to illness or injury from carrying out the material and substantial duties of their occupation, and they must not be following any other occupation. This definition may not apply to the claim, or it may change after a specified period of incapacity, so you should speak to your employer if you have any questions in this respect.

### *How much will be paid?*

You should refer to your employer for full details as this will depend on the level of cover they have purchased and any benefit promise made to you in your contract of employment.

### *Is the benefit taxable?*

Yes, it is paid by Generali to your employer who will pass it on to you through their normal payroll process, deducting Income Tax and National Insurance where appropriate.

### *How will Generali assess my claim?*

In order to assess your claim, we must determine whether you meet the policy definition of Incapacity. Once we are in receipt of the completed claim forms and the consent form signed by yourself, we will begin the assessment by gathering reports/records from your treating doctor(s). In some instances this information will be sufficient for us to complete our assessment of the claim; in others further information/evidence will be required. If you are required to undergo any tests or examinations, it's important that you follow the instructions given at the time, and make your best efforts.

### *What kind of further information/evidence will Generali obtain?*

We will request any further investigations or information required to make a fair decision on the claim. This may include, but is not limited to, independent medical examinations, functional assessments, occupational health reports and home and/or workplace visits by a nurse/occupational therapist.

### *Do I have to attend examinations/appointments if requested to do so?*

It is a condition of the policy that employees co-operate fully with the claim assessment process. If you refuse to attend a required examination/appointment we will not be able to consider the claim.

### *What happens if the claim is accepted?*

We will advise your employer, confirming the benefit payable and what plans are in place to review your progress going forward.

### *What happens if the claim is not accepted?*

We will advise your employer of the decision, explaining the reason(s) why the claim has been unsuccessful. Your employer should relay this information to you.

### *What happens if something changes whilst the claim is being considered or once it's in payment?*

You should advise your employer immediately of any change in your circumstances, particularly regarding your state of health, ability to work, residence, income or if you undertake any alternative work. Failure to do so may mean that the claim will be declined or, if the claim is in payment, the immediate termination of benefit. It may also mean that you are excluded from your employer's Group Income Protection scheme going forward.

### *Will Generali help me to get back to work?*

We partner with a number of providers who offer work-focused rehabilitation services. Should we feel that any of these services could be of benefit to you, then we may ask you to engage with a rehabilitation assessment or programme (this may be over the phone or occasionally in person as required). Please be aware that it will be a requirement of the claim that if invited, you give reliable attendance at such appointments and failure to do so may result in the support being withdrawn and may have a negative impact on the claim.

### *What happens if I can only work part-time or in an alternative role?*

Your employer may be able to support you in these scenarios. Please talk to them directly. Generali can consider supporting you by paying a partial benefit in the event that you are able to return to work at reduced hours or to alternative duties resulting in a reduction in income.

### *What happens if I am able to return to work but then suffer a relapse in my medical condition?*

Usually, provided the absence is due to the same condition and occurs within 26 weeks of you returning to work, we can recommence benefit payments without the need for an additional deferred period to be served. Any reinstatement of benefit is subject to supporting medical evidence being provided at that time.

### *If I have been diagnosed with a serious or life-threatening medical condition, can I obtain a second opinion regarding the diagnosis and treatment recommendations?*

As a member of a Generali Group Income Protection Scheme you are automatically covered by Best Doctors®. Best Doctors provides access to expert medical information from over 50,000 of the world's leading medical specialists. Best Doctors can collect your medical case notes and provide you and your doctor with a report from a world-leading specialist in the relevant field of medicine. For further information please see [www.bestdoctors.co.uk](http://www.bestdoctors.co.uk) or contact them directly on 0800 085 6605.

Please note that the Best Doctors service provides information only - it does not provide funding for any treatment or face to face consultations.

### *What else should I be aware of?*

In addition to the requirements set out above, payment of benefit is subject to the following:

1. You must have been under the medical care and supervision of a Medical Practitioner(s) since the commencement of Incapacity and you must remain under such care.
2. You must co-operate fully with the medical care and supervision of that Medical Practitioner(s) throughout the period of Incapacity.
3. You must not unreasonably refuse to follow any suggested, proposed or recommended course of treatment or therapy that might assist your recovery.
4. All requests for information and evidence of continued Incapacity must be provided within 28 days of the request.

### *What if I am unhappy with the decision made or have a complaint in respect of the claims process?*

As the claim relates to a policy purchased by your employer, you may wish to discuss your concerns with them in the first instance as they may be able to assist you with an appeal if necessary.

Alternatively, you can address your concern or complaint to:

#### **Employee Benefits Customer Solutions Team**

Assicurazioni Generali S.p.A.  
55 Mark Lane  
London  
EC3R 7NE  
Email: [EBClientResolution@Generali.co.uk](mailto:EBClientResolution@Generali.co.uk)

If you remain dissatisfied with the outcome of the investigation of your complaint, then you can refer your complaint to the Financial Ombudsman Service:

#### **The Financial Ombudsman Service**

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Telephone: 0800 023 4567  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Signature Requirements**

We can accept the following as a signature:

1. Wet signature
2. Digitally drawn wet signature (e.g. using a tablet / stylus)
3. If neither of the above is possible, an email - preferably from your corporate email address - which attaches page 1 of this consent form completed digitally, showing the options selected, and including the following statement: "I consent to Generali processing/sharing my personal data for the purposes of claims management, compliance, complaint handling, general administration, the prevention and detection of fraud/attempted fraud, occupational health, rehabilitation and underwriting, as set out in the attached consent form."

Please note that we **cannot** accept a typed signature or docuSign at this time.

### **Assicurazioni Generali S.p.A. UK Branch, 55 Mark Lane, London EC3R 7NE**

Company incorporated in Trieste in 1831. Share capital €1,602,462,715.77 fully paid-up. Registered office at Piazza Duca degli Abruzzi 2, Trieste, Italy. Italian tax identification and companies registry number 00079760328. Authorised and regulated by Istituto per la Vigilanza sulle Assicurazioni (IVASS). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Registered in the IVASS register of insurance and reinsurance companies under no. 1.00003. Parent company of Generali Group and entered in the IVASS register of insurance groups under no. 026. UK company registration no. BR1185