

Thank you for applying for a Financial Foundations policy with Lincoln Financial Group. To process your application further, we will be arranging for a specialist to telephone you and interview you about your health.

There is no need to be concerned this is our normal practice. The interview will help speed up your application and ensure that we have a clear understanding about the information you have provided.

You will be contacted to arrange the interview. If you are not free to answer the questions when they call, you will be able to arrange a more suitable time.

## What is a telephone interview?

A telephone interview is an interview conducted over the telephone by a specialist. The interview will verify details of your health and medical history. All interviewers are qualified nurses so you can rest assured that the interview will be conducted in a confidential and professional manner.

A series of questions about your health, lifestyle, occupation and pastimes and your immediate family medical history will be asked. The interview will generally take between 30 to 45 minutes but could be longer if you have a lot of information to provide.

Please note that the calls are recorded for our records and may also be used for training purposes. However, please accept our assurance that the information you provide will be treated in the strictest of confidence.

## Why are you being interviewed?

To offer you the best possible terms for your insurance, it is essential that a clear understanding of your present state of health and any conditions you may have suffered in the past is obtained. This information is used in our risk assessment, prior to considering your insurance cover, and will also be referred to in connection with any claim you make in the future.

## What do I need to prepare?

To prepare for your interview, please take the time to gather the following information and have this to hand when the specialist calls:

- any medication you are currently taking (including the name and dosage)
- any past or present medical condition suffered (other than very minor ailments such as the common cold)
- any tests or investigations e.g. blood pressure, cholesterol tests. It would be helpful if you phone your GP or whoever did these tests, to get the results and date taken
- details of any serious condition (such as cancer, heart attack or stroke) suffered by a member of your immediate family (your mother, father, brothers or sisters, or half-brothers or half-sisters), including their age when diagnosed
- your height and weight, if you do not know these, please measure and weigh yourself prior to the interview.

If you are not sure whether something is important, you should mention it. The specialist will assist you with any questions you may have.

## How will you be contacted?

We will initially contact you to arrange a suitable time for the telephone interview. If you are likely to be away or uncontactable within the next 7 days, please contact us on the Freephone number:

**0800 072 4753**

The specialists are able to undertake interviews from:

**9am to 9pm Monday to Thursday**

**9am to 5pm Fridays**

**10am to 4pm Saturdays**

If you have call barring on your telephone, please arrange for this to be removed to allow them to telephone you. Alternatively, please call us on the above Freephone number.

**It is very important that you are able to speak freely and have the time to complete this interview. It may therefore be easier to conduct the interview on a landline telephone rather than a mobile. The interview cannot take place if you are driving.**

## What happens after the interview?

You will be sent a copy of the questions and your answers for you to check, to ensure that the information is complete and accurate.

If you feel that you need to change or add anything to the interview notes, then please correct the report and sign and date the alteration or additional information prior to signing and returning it to Lincoln. If you do not tell us that any information is incomplete or inaccurate, before the policy is issued, Lincoln may void the policy or reject any future claims.

**If we do not hear from you within 10 days of the date of the report we will assume you agree with the answers documented.**

In some cases we may need further medical information from your doctor or through a medical examination and this may take some time to arrange. Otherwise, all being well, you will receive your policy documents.

## Why is it important I provide the right information?

The interview forms an important part of your contract with Lincoln and is recorded. Please answer all of the questions honestly and in full. If you do not, then this could delay the processing of your application and could also mean we do not pay your claim. If you are in any doubt as to whether to disclose any information or not, then please disclose it.

If you should apply for any change to your policy once it is in force, then we may need to conduct a similar interview depending on the circumstances, but you will be informed if this is necessary. If you have any general questions relating to your application, please contact your financial adviser or Lincoln on 0845 605 2323.

## Genetic information

If you have had a genetic test, you only have to tell us the results if this application, when added together with any cover you have of the same type, is for more than:

- £500,000 of Life Cover
  - £300,000 of Critical Illness Cover or Life and Critical Illness Cover;
- or
- £30,000 each year of Income Cover for Sickness.

However, if you have had a test and the results are in your favour, you can choose whether to tell us the results or not. You must tell us however, if you are having treatment for, or think you are experiencing symptoms of, a genetic condition.