

Notice of Statutory Rights Under the Access to Medical Reports Act 1988

(a) **Your Rights**

- (i) You can withhold your consent to the application of a medical report but without it, your cover may be restricted or your proposal for cover refused.
- (ii) If you do give your consent you can indicate in the Declaration whether or not you wish to see the report before the doctor sends it to the Insurer.
- (iii) If you wish to see any report the Insurer must tell you if they apply for one and notify the doctor of your wishes.
- (iv) You will have twenty one (21) days to arrange with the doctor to see the report before it is sent to the Insurer.
- (v) You have the right to ask the doctor, in writing, to amend any part of the report which you consider incorrect or misleading and you can ask him to attach a statement of your views on any part he refused to amend.

(b) **Exemptions**

The doctor does not have to let you see any part of a report that he considers would be likely to cause serious harm to the physical or mental health of yourself or others, or that would indicate his intentions towards you. He also does not have to let you see any part that would be likely to disclose 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 caring for you. If the doctor does not let you see any part of the report, he must notify you of that fact.

(c) **Time Limit**

Once the report has been supplied, the doctor must keep a copy of it for six (6) months and you are entitled to inspect it or receive a copy of it during that time.

(d) **Procedures**

- (i) If you indicate in the Declaration that you do not wish to see any report, the doctor can send it to the Insurer immediately.
- (ii) If at any time within the six months time limit you change your mind, you should notify the doctor that you wish to see the report and arrange with him to do so or to supply you with a copy. If you indicate in the Declaration that you do not wish to see any report the Insurer will notify you if they apply for one and you will then have twenty one (21) days to arrange with the doctor to see the report before he sends it to them. This could, of course, delay the processing of medical information. The doctor is entitled to charge you a fee for any copy report supplied to you.