

What to expect...

Zurich's Nurse Medical Screening

When you apply for life insurance, serious illness cover, or income protection, one of the key steps in the process is medical underwriting. This is a crucial part of ensuring that you receive the appropriate coverage. Typically, this process includes a health questionnaire, a review of your medical records, and sometimes a medical examination.

At Zurich we try to make this process as easy as possible. If we need to request a medical screening, we will usually specify a Nurse Medical Screening. Getting a Nurse Medical can be more convenient for you than getting a report from your doctor. We will help you, so you don't have the hassle of having to travel to and arrange the medical examination yourself and the examination will likely take up less time.

Important: Please answer all questions about your medical history honestly and with reasonable care. This helps us get a clear picture of your health. Misrepresentation or omission of relevant details can result in policy cancellation, or reduction or denial of a potential future claim.

The Nurse Medical Screening

Why do life insurance companies need information about my personal medical history?

When you have Life Insurance, Serious Illness Insurance or Income Protection the insurance company guarantees the payout of the insured sum(s) if the events covered in the policy take place throughout the term of the policy and you will pay a premium for this cover. However, in order to be able to determine the premium amount, the insurance company needs to be able to assess the risk of these events happening.

When does Zurich request a Medical Screening?

When applying for Life Insurance, Serious Illness or Income Protection you will be asked to complete an application containing questions about your medical history, smoking status, occupation, pastimes and other relevant information.

In most cases, these completed questions will be sufficient to assess your application. However, depending on your answers, your age, and the requested cover, additional supporting evidence may be needed. This may require filling out a supporting questionnaire or undergoing a medical screening.

What is a Nurse Medical Screening?

A Nurse Medical Screening provides a "snapshot" of your physical wellbeing and it consists of two-parts. The first part involves a series of health questions relating to your past medical history, the date of and reason for your last GP attendance, your family history and your habits (smoking and alcohol consumption).

The second part records a physical examination for which the exact requirements will be determined by Zurich. During this examination the Nurse will record some measurements such as your height and weight, your hip-to-waist ratio, your blood pressure and pulse, and your lung function. A urine specimen will also be collected and tested for blood, glucose, or protein. If blood or protein is detected, the urine specimen may be sent to a laboratory for further testing.

The Nurse will sometimes also take bloods but only when this is requested by Zurich. If this is the case for you, you will be informed when your appointment is scheduled. If fasting is necessary for a blood test, the Nurse will also notify you. If you have any concerns, you can raise these with the Nurse.

What can I expect?

How is the appointment made?

When Zurich requests a Nurse Medical Screening, we will arrange for a Nurse from Inuvi to contact you for an appointment. You may choose to have the exam completed at your home or place of work and this can be during or outside of office hours.

A fully qualified Nurse will be able to advise you of our requirements for the appointment. They will provide you with their contact information in case you have any additional questions before your appointment or need to reschedule.

How long does a Nurse Medical Screening take?

A Nurse Medical Screening will usually last 20 to 30 minutes.

Who pays for the Medical Screening?

Zurich pays for the Nurse Medical Screening.

What happens to my medical information?

All information obtained during the screening is strictly confidential and used solely for insurance purposes. You will have the opportunity to review the screening report and will be asked to digitally sign the report to confirm its accuracy and completeness. Upon your confirmation the report will be sent to Zurich and will be accessible to authorised personnel only. Any transfer of information to Zurich will be encrypted and secured.

If you have a question about your application, please contact your Financial Broker or Advisor.

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