

Life Insurance

HOW TO PREPARE FOR A MEDICAL EXAMINATION

Guidelines



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HOW TO PREPARE FOR A MEDICAL EXAMINATION

Applying for personal insurance is perhaps the most important step when planning your financial security. It's unlikely that you will insure anything else in your life for such a substantial amount, and the security and stability your personal insurance offers to your dependants is immeasurable.

It's not surprising then, that the assessment of your application for insurance involves a high degree of careful consideration. Sometimes we may require you to undergo a medical examination and/or blood test in order to finalise our assessment of your application for insurance.

We have written this guide to assist you in preparing for a medical examination and blood test. Following the guidelines will give you the best chance of obtaining a medical assessment which most accurately reflects your medical status and provides you with the appropriate level of cover.

You can expect the medical examination to take approximately 30-40 minutes. For the best results:

- ✓ you will need your passport, driver's licence or other certified photo identification to verify your identity
- ✓ you will have fasted for 8-10 hours prior to the examination if a blood test is required (unless you have been instructed by a physician not to fast for medical reasons). If you are an insulin dependant diabetic please inform TOWER at the time your appointment is made, as you will not need to fast prior to your medical
- ✓ have a glass or two of water one hour prior to the visit as you may need to provide a urine specimen
- ✓ you should avoid alcohol ideally 72 hours before a blood test as this can impact your liver function results
- ✓ you should avoid fatty foods 24 hours prior to a blood test as this can elevate your cholesterol levels
- ✓ you should avoid using medication that contains paracetamol, such as Panadol or Panadeine, for 24-48 hours before your examination
- ✓ you should wear loose clothing.

Once we have all the information required to make an assessment, we will advise you in writing of the outcome. In many cases we will accept the application and send you a Policy Schedule outlining the details of your cover.

If we do not immediately accept your application, we will endeavour to offer you alternative terms of insurance so that you can still obtain some cover.

If a previously unknown medical situation presents itself, we are only authorised to inform you of how it affects your insurance application. In such circumstances we would send a copy of the medical evidence to your family doctor upon your request. We would then recommend that you consult your doctor to discuss the findings of your tests in more detail.

For more information

If you have questions which have not been answered in this leaflet please contact your adviser to discuss your concerns.

If you do not have an adviser please call TOWER on 1800 226 364 or visit us at www.toweraustralia.com.au