

3d Risk Solutions (3d) have been asked by your insurance company to arrange a medical examination. Medical Examinations have been requested in order to obtain more information about the disclosures on your application or due to the level of cover you have requested.

We and the examining nurse are unaware of the reasons for the screening and any queries should be raised with your insurance company.

We will telephone you to arrange a convenient appointment with a local doctor. All of our doctors are fully qualified with a minimum qualification of Bachelor of Medicine, Bachelor of Surgery/Chirurger (MBCHB).

The doctor will begin the examination by asking you questions regarding your medical history, lifestyle and family history. A full physical examination will then take place which will include:

- Recording your height, weight, hip and waist measurements
- Recording your blood pressure and pulse readings
- Listening to your heart patterns
- Measuring your lung function
- Collection of a urine sample

## The Examination

The examination will usually last up to an hour but obviously this may vary depending on your medical history. You will be asked to read and sign the examination report to confirm that it is correct and complete.

Sometimes your insurance company may also request a blood and/or saliva test in addition to the screening. A resting and/or exercise ECG may also be required; this is again due the disclosures on your application or because of the level of cover required. If any tests are required you will be provided with the necessary pre-testing information and the nurse will ask for your signed consent to perform the test(s). All equipment used is sterile and the tests will include:

- **Blood Test:** Usually taken from a vein in the arm or back of the hand. A fasting blood test may be required and you should not eat or drink (except for plain water) for 12 hours prior to your appointment. We will endeavour to arrange fasting blood tests for a morning appointment. Also, please advise the doctor if you have any previous history of fainting, nausea or if you are taking long term treatment of Warfarin or Aspirin.
- **Saliva Test:** A swab is used to extract saliva from the inside of the mouth.
- **HIV Test:** Your insurance company will choose whether blood or saliva will be used for HIV testing.
- **Resting ECG:** is a test that measures the electrical activity of the heart. Up to 12 self-adhesive electrodes will be attached to select locations of the skin on the arms, legs and chest. The test is completely painless.
- **Exercise ECG:** is also known as an Exercise Tolerance Test (ETT) or Exercise Stress Test. Similar in principle to a resting ECG but you are tested whilst exercising (usually on a treadmill). This is usually performed at a hospital.

## Important Notes

- Please be as honest as possible as all disclosures are treated with the strictest of confidence and the screening will form part of your insurance application. Any significant non-disclosure could render your policy void.
- Unfortunately, 3d is unable to provide you with a copy of the screening and any queries of this nature should be addressed to your insurance company.
- It is advisable to drink a glass of water at least one hour prior to your screening so that a urine sample is easier to produce.
- Avoid caffeine at least two hours prior to the screening as this can have an adverse effect on any readings or samples taken.
- Avoid smoking at least one hour prior to the screening.
- Avoid alcohol at least 12 hours prior to the screening.
- If you are currently taking any medication please make a note of the drug name and dosage taken as this information will be requested as part of the screening.
- It is advisable to write down any significant doctor attendances and dates before the screening as this information will be requested as part of the screening.
- Please make a note of the appointment details for future reference. Once agreed, if you are unable to attend please contact us immediately so that a new date/time can be arranged.
- Always ensure that you check the nurse's identification. If you have any doubts of their authenticity, refuse entry and contact 3d.
- You may feel more comfortable having another person with you, if you are able to do so.
- No chaperone will be provided. Whilst it is not necessary for you to undress for any part of the screening you may feel more comfortable having another person in the room.
- If you have any comments or complaints regarding the service you have received from either the nurse or 3d please do not hesitate to contact us. All complaints made will be fully investigated.
- Failure to attend or complete the screening and/or the requested tests may result in the cancellation of your application.

All of the information is strictly confidential and to be used for insurance purposes only, 3d and the nurse will compile a report to your insurance company after completion of the report. The information will not be disclosed by 3d to any third party without your prior written consent

If you require any more information about the need for a nurse visit then please contact your insurance company. If you have any comments regarding the service you received from either the nurse or 3d then please do not hesitate to contact us 0151 702 6439.