

# Guide to Independent Medical Examinations



3d Risk Solutions (3d) have been asked by your insurance company to provide an independent medical examination. Independent medical examinations may be requested for a number of reasons, including:

- Lack of any consultant referral about the ongoing illness/incapacity.
- Medical evidence held on file is outdated.
- A second opinion is required
- Rehabilitation and treatment options are being explored to assist the insured back to work.

We will be unaware of the reasons for the examination; any queries of this nature should be addressed to your insurance company.

We will arrange a convenient appointment for you to visit a medical expert that specialises in a field related to your condition. We will endeavour to locate an expert within 20 miles of your home address and will then contact you to confirm the appointment.

The examination will usually last up to an hour, with the consultant asking questions relating to the history of your condition, current symptoms and treatment received to date. Please note that the consultant may have been forwarded copies of your medical evidence held on file prior to your examination to ensure that they are fully briefed on your condition.

The insurance company will have requested certain questions to be asked and the consultant will tailor their questioning to these requirements. A full physical examination may take place if requested by the insurance company.

## Important Notes

- Please be as honest as possible during the examination as all disclosures are treated with the strictest of confidence and the resultant report will be used to assess your insurance claim.
- Unfortunately, 3d is unable to provide you with a copy of the examination and any queries of this nature should be addressed to your insurance company.
- If you are currently taking any medication please make a note of the drug name and dosage taken as this information will be requested during the examination.
- It is advisable to write down any significant doctor attendances and dates before your appointment as this information may be requested during the examination.
- 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.
- Please note that the examiner may request your consent to obtain copies of medical notes from your General Practitioner and to release a copy of the resultant report to your General Practitioner and/or any other treating doctors.

If you require any more information about the need for an independent medical examination 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.