

Short health declaration

Send the form to: Skandia Postboks 830 7007 Fredericia Phone +45 7010 0117

1. Personal details

Name:	CPR number:	
Address:	Postcode:	City:

Information

You must complete the declaration yourself and answer all questions carefully. You must not conceal anything, even if you think it might be of no importance to Skandia.

You are not required to disclose examinations that may cast light on hereditary predisposition and consequent risk of future illnesses.

You should be aware that if your answers are not fully truthful, or you have concealed anything, the insurance cover may be reduced or cancelled under the Danish Insurance Contracts Act.

If you are not sure how to answer the questions, you can contact your doctor before completing the form. However, you are personally liable for the information in the declaration. (Any doctor's fee in this connection is not paid by Skandia).

2. Questions

If you tick YES, you must answer the questions to the right. You can use a blank page if there is not enough space in the form.

1 a. Have you been examined or treated by a doctor, specialist (including psychiatrist), chiropractor, psychologist, physiotherapist or any other treatment provider in the past 3 years? <i>Uncomplicated children's illnesses and short-term colds are excluded.</i>	<input type="checkbox"/> No <input type="checkbox"/> Yes For what? _____ By whom? _____ Address: _____ Postcode.: _____ City: _____ When? _____ How long did the treatment last? _____ Are there any consequence/problems? <input type="checkbox"/> No <input type="checkbox"/> Yes, what? _____
	b. In addition to the above, have you been admitted to, or treated or examined in a hospital, private clinic or similar in the past 3 years? <input type="checkbox"/> No <input type="checkbox"/> Yes For what? _____ Which hospital? _____ When? _____ Are there any consequence/problems? <input type="checkbox"/> No <input type="checkbox"/> Yes, what? _____

2	<p>a. Are you fully fit for work (i.e. can you do your work normally in the same way as others in equivalent jobs)? <input type="checkbox"/> No <input type="checkbox"/> Yes NB, if No Why not?</p> <p>_____</p> <p>_____</p> <p>_____</p>
	<p>b. Are you – employed in a sheltered job (Skånejob) or flexible job (Fleksjob) or working reduced hours for health reasons? – undergoing rehabilitation or receiving disability benefits?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes Since when? _____</p> <p>Reason? _____</p> <p>Underline the option that matches your situation. _____</p> <p>_____</p>

3. Declaration

I hereby declare that I have answered all the questions to the best of my knowledge and ability and have concealed nothing.

I am aware that incorrect or inadequate information that may be of importance to Skandia's assessment of the insurance risk may result in the insurance not providing cover if I need to make a claim for compensation from Skandia.

I consent to Skandia disclosing my details, including my CPR number and health information, for processing and registration at the Danish Centre of Health & Insurance in connection with this insurance application. If my information is assessed as representing an enhanced health risk, the information will be entered in the register of the Danish Centre of Health & Insurance. The information is deleted from the register if the Centre assesses my health insurance risk as corresponding to normal conditions. However, the information will be kept in the Centre's general case processing system for statistical purposes.

I consent to the Danish Centre of Health & Insurance disclosing the registered information and risk assessment to life insurance companies that are members of the Danish Centre of Health & Insurance (cf. www.helbredogforsikring.dk/da/organisation).

Under the Danish Insurance Contracts Act, Skandia may not, in connection with or after making contracts under the Danish Insurance Contracts Act, request, obtain or receive and use information that can prove a person's hereditary predisposition and risk of developing or contracting illnesses and diseases. Nor may Skandia require examinations that are necessary to procure such information. However, this does not apply to information about the current or former health of the applicant or other persons.

Where Skandia takes out reinsurance with another insurance company, including an insurance company domiciled in another EU Member State, I consent to Skandia disclosing information about me, including my CPR no. and health information, to the reinsurance company.

The Skandia Group in Denmark consists of several companies: Skandia Link Livsforsikring A/S, CVR: 20 95 22 37, Skandia Asset Management Fondsmæglerselskab A/S, CVR: 31 61 38 76, and Skandia A/S, CVR: 27 19 23 19. Skandia A/S carries out general administration for Skandia Link and Skandia Asset Management Fondsmæglerselskab.

I consent to all information about me being disclosed between all companies in the Skandia Group for use for advice and administration relating to my insurance policies and pension schemes.

Yes, I consent to my information being disclosed between the companies in the Skandia Group for marketing purposes.

4. Signature

Date:	Signature:
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Health information guidance

Why do you need to provide information about your health?

A pension scheme consists partly of a savings part (annuity or endowment) and partly of an insurance part with some risk cover. The risk cover may, for example, be for loss of earning capacity, death or critical illness.

When you want to set up a pension scheme, Skandia needs information about your health to assess the insurance risk of the cover you want. You therefore need to answer a number of questions about your health. In some cases, Skandia will also ask for a health certificate from your doctor. It is very important that you answer all the questions in detail. Otherwise, in a worst case scenario, you may not be covered if you suffer a loss.

It is necessary for Skandia to know your risk of disability or death to be able to price your insurance cover correctly. If you have health problems, for example a back problem or a weak heart, your risk of becoming disabled or dying is higher than the population average, so you have to pay a higher premium. Another option is to insert an exclusion clause in the insurance. This means that you pay the normal premium but are not covered if you become disabled as a result of the condition covered by the exclusion.

A fundamental principle of insurance is that everyone contributes financially on an equal footing. This means that the group of customers who, during the insurance period, are lucky enough to remain healthy and uninjured, help pay for the group of customers who are not so lucky. If some customers provide inadequate or incorrect information about their health, this affects not only them but also the customers who have provided correct, adequate information. It may also affect your family, who may ultimately be left with an insurance policy that provides no cover if you die.

What health information do you need to provide?

When you want to set up a pension scheme, you are in contact with a pension adviser or a broker. They can advise you about completing the health information form and any other questionnaires. However, you will always be personally liable to ensure that the forms are completed correctly.

When you complete the health declaration and other questionnaires, it is very important that you:

- answer all the questions
- provide information about current illnesses
- provide information about previous illnesses
- provide information about permanent or temporary use of medicines
- provide information about all examinations and treatments by doctors, chiropractors, physiotherapists, etc.

You must pay particular attention to back problems, mental health conditions and alcohol consumption. People can be inclined to trivialise back problems or conceal use of pills or alcohol. It can also be difficult to provide information about mental health conditions, sexually transmitted diseases, etc. However, you can safely provide sensitive information, secure in the knowledge that very few people will see it, and that these individuals are subject to a duty of confidentiality, as are all Skandia employees. If you want, you can write sensitive information in a letter and place it in a sealed envelope addressed to the Skandia Service Centre.

If you are unsure whether you should mention a particular illness or visit to a doctor, write the information in the form for safety's sake, even you think that it is of no importance to your insurance.

If you are unsure whether you have included everything, you can ask your doctor for supplementary information from your patient records. However, it is not certain that your doctor has all the information from your previous doctors or others who have treated or examined you. Consequently, it may be necessary for you to contact them and/or get help from your family. However, you will always be liable to ensure that all questions have been answered correctly and adequately.

If you subsequently remember any health information that you forgot to disclose, you need to contact Skandia.

What happens to your health information?

When you have completed the questionnaires, you need to send them to Skandia. If, based on the forms, Skandia considers that you are healthy and you therefore need not provide any further information, we will set up an insurance policy for you straight away on normal terms and conditions.

If you are or have been ill, Skandia Service Centre will process your application. The Service Centre may request further information from your doctor, including a copy of your patient records. If the Skandia Service Centre is still of the opinion that it does not have adequate information, it may request information from a specialist who has treated you or perhaps ask you to attend new medical examinations.

The result may be that you are offered either insurance on normal terms and conditions or insurance at a higher price. A third option is that you are offered insurance with an exclusion, i.e. the insurance does not cover a specific condition. Finally, the result may also be that Skandia is unable to offer you insurance at the present time.

The Skandia Service Centre makes its decision on a medical and statistical basis prepared with the assistance of independent experts. Skandia uses a basis prepared by the Danish Centre of Health & Insurance. This guarantees a uniform, objective assessment of your information.

Health & Insurance collects new information that is of importance to the assessment of health information so that the insurance companies always have their knowledge in this field up to date. You can read more on Health & Insurance's website: www.helbredogforsikring.dk

When you sign your application for a Skandia pension scheme, you consent, with your signature, to Skandia disclosing your health information for registration and processing at the Danish Centre of Health & Insurance. If the Danish Centre of Health & Insurance assesses that the insurance may be set up on normal terms and conditions, the registered information is deleted.

If it turns out that your insurance cannot be set up on normal terms and conditions, the registered information will be maintained. This contributes to improving the medical and statistical basis for assessments. If you are registered, you are notified in writing and you are also told how you can see the information about you and how you can make a complaint.

If you need to claim...

If you fall ill or have an accident, you can apply for compensation from your insurance (for example a premium waiver, payment of a disability pension, critical illness payment or payment in connection with death). Skandia will obtain health information to assess whether you are entitled to compensation. In this connection, with your permission or that of your surviving relatives, Skandia may ask for information from a doctor, specialist or hospital. This information is compared with the replies you gave when you set up your pension scheme. Skandia does this to ensure that compensation is only paid to those who are entitled to receive it.

If you provided correct answers when you set up the pension scheme, Skandia will pay out without undue delay.

However, if you provided inadequate or incorrect information when you set up your insurance, your risk cover may be reduced or, in a worst case scenario, lapse entirely. Risk cover may be reduced or lapse if Skandia considers that your insurance would not have been set up on normal terms and conditions if Skandia had been aware of the correct information. This also applies if the illness in question is different from the one for which you apply for compensation.

In particularly serious cases, it is a criminal offence to provide incorrect or inadequate information.

If the inadequate or incorrect answers would not have affected the terms and conditions on which the insurance was set up, there are no consequences for compensation.

How to complain

If you disagree with, are dissatisfied with or want further explanation of Skandia's assessment, please contact the Skandia Service Centre by phone or in writing. If you have any comments or new information that may be of importance to the assessment, please let us have them in writing. If, subsequently, there is still disagreement between you and Skandia, you can bring your case before the Insurance Complaints Board. A fee is payable to complain to the Complaints Board, and a complaint form can be obtained from the Complaints Board or from Skandia.

Questions?

If you have any questions on the provision of health information, please call the Skandia Service Centre on 3688 6445.