



Tele-underwriting

Your guide to
tele-interviews

Helping people build
better futures

What is a Tele-Interview?

A Tele-Interview is an interview conducted over the telephone by a nurse who will gather details of your health and medical history. We use a specialist company in the UK called MorganAsh Ltd. All MorganAsh Tele-interviewers are qualified and experienced nurses in order to ensure that the interview will be conducted in a confidential and professional manner.

These nurses will ask you a series of questions about your health, lifestyle and your immediate family medical history. The duration of the interview will vary greatly depending on your answers but you should allow at least 30 minutes for this call.

Why are you being interviewed?

To offer our customers the best possible terms for their protection benefits, it is essential that a clear understanding of your present state of health and any conditions you may have suffered in the past is obtained. This information is used in our risk assessment, prior to considering your levels of cover.

Please accept our assurances that the information you provide will be treated in the strictest confidence and only used in the assessment of your application.

Your guide to Tele-Interviews

To process your application as smoothly and as quickly as possible, Irish Life will arrange for a specialist nurse from MorganAsh to call and interview you regarding your health. A copy of the interview will be sent to you for your records. If you need to change anything, or would like to add anything to the report, you can make the amendment, sign it and return it to Irish Life in the Freepost envelope provided with the report.

If you are called at an inconvenient time, MorganAsh will be happy to arrange a more suitable time which is convenient for you. Please note that all calls will be recorded.

If you are not happy providing your medical details over the phone, we will post you the relevant forms for your completion. You can then post these forms back to Irish Life.

What do I need to prepare?

To prepare for your interview, please take some time to gather the following information and have this to hand when MorganAsh call:

- > Any medication you are currently taking (including the name and dosage).
- > Any past or present medical condition suffered (other than very minor ailments, such as the common cold).
- > Any tests or investigations, e.g. blood pressure, cholesterol tests. It would be helpful if you could phone your GP or whoever did these tests prior to your interview, to get the results.
- > Details of any serious condition, such as cancer, heart attack, stroke, suffered by a member of your immediate family (your mother, father, brothers or sisters, or half brothers and sisters).
- > We will ask you for your height and weight. If you do not already know your weight, please try and weigh yourself prior to the interview.
- > You do not need to tell Irish Life about any genetic test (that is any analysis of chromosomes, DNA (Deoxyribonucleic acid) or RNA (Ribonucleic acid) to detect genetic abnormalities in individuals) which you may have had. You must however, tell Irish Life if you are having treatment for or are experiencing symptoms of a genetic condition.

If you are not sure whether something is important or not it is best to mention it in case it is relevant. The interviewing nurse will assist you with any questions you may have.

How will I be contacted?

MorganAsh will call you to arrange a suitable time for the interview. If you have not been contacted within three days, have been away or out of touch you should contact MorganAsh on the free phone number below: **1800 805 004**

The MorganAsh nurses are able to undertake interviews from:

9.00am to 9.00pm

Monday to Thursday

9.00am to 5.00pm

Fridays

10.00am to 2.00pm

Saturdays

Excluding bank holidays and public holidays

If you have call barring on your phone, please arrange for this to be removed to allow MorganAsh to phone you back. If the call barring cannot be removed, please call MorganAsh on the free phone number **1800 805 004**.

It is important that you are able to speak freely and have the time available to complete the interview.

We will not complete an interview if you are driving.



Unfortunately, your application cannot be processed until the interview has taken place.

A copy of the interview will be made available to you by email or post.

Why is it important I provide the right information?

This interview forms an integral part of your contract and will be recorded. All the questions should be answered honestly and with reasonable care. Where Morgan Ash ask you to answer a specific question, the subject matter of the question is material to the risk we are undertaking.

If your answers are not true and complete, Irish Life may be entitled to void the policy without return of premium, repudiate liability, treat the policy as if it had been entered on different terms or limit the amount paid on foot of the contract of insurance. If you're not sure whether something is important or not then it is best to mention it in case it is relevant.

Should you have any general questions relating to your application, Irish Life can be contacted on **01 704 1776**.

Contact us

Phone 01 704 1776

Fax 01 704 1905

Email code@irishlife.ie

Website www.irishlifecorporatebusiness.ie

Write to Irish Life Assurance plc, Irish Life Centre,
Lower Abbey Street, Dublin 1.

Irish Life Assurance plc is regulated by the Central Bank of Ireland. In the interest of customer service we will monitor calls. Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.