



Your Guide to Tele-Interviewing

DENTISTS'
PROVIDENT



What's a tele-interview?

A tele-interview is a confidential interview conducted over the telephone.

To ensure your application to Dentists' Provident is processed quickly and efficiently, a qualified nurse will interview you regarding your current state of health, lifestyle, medical history, immediate family medical history and any participation in hazardous sports or pastimes.

The interview normally takes approximately half an hour and all calls are recorded.

How will my tele-interview be arranged?

Medicals Direct will telephone you shortly to arrange a suitable date and time for the interview.

If you've not been contacted by Medicals Direct within three days of receiving this leaflet, or you've been away or out of touch for any reason, you can contact Medicals Direct on **+44 (0)845 056 0538**.

Alternatively, you can book an interview appointment directly on the website **www.medicalsdirect.com/tiara**. You'll need to enter your Dentists' Provident Application Reference Number in order to login.

Medicals Direct nurses are able to undertake interviews:

9am to 9pm Monday to Thursday

9am to 7pm Friday

9am to 4pm Saturday

Why am I being interviewed?

We use the information collected in your tele-interview in our risk assessment of your application for income protection insurance.

In order to offer you the best possible terms for your insurance, it's essential that we have a clear understanding of your current state of health, lifestyle, any medical conditions you may have suffered from in the past, your immediate family medical history and any participation in hazardous sports or pastimes.

The information you provide will be treated in the strictest confidence, and will only be used in the assessment of your application and any future claims for benefits.

How can I prepare for my interview?

You can help ensure the interview is as short as possible by having the following information available when Medicals Direct call:

- Ⓟ Details of any medication you're currently taking (including the name and dosage);
- Ⓟ Details of any past and/or present medical conditions suffered from and/or diagnosed (other than very minor ailments such as the common cold);
- Ⓟ Details and/or results of any tests or investigations (e.g. blood pressure or cholesterol tests);
- Ⓟ Details of any serious medical conditions, such as cancer, heart attack or stroke suffered by a member of your immediate family (parents or siblings);

- p Your height, weight and waist measurements and collar size or dress size. If you're unsure of these measurements, please check them prior to the interview.

Your answers may be used to decide the terms on which your application is accepted without any additional information. We may not contact your doctor about your application. Even if we do, you shouldn't assume we will obtain all the information we need.

If you're not sure whether something's important, you should mention it to the interviewer.

How will I be contacted?

If you're called at an inconvenient time, please ask to be called again at a more suitable time. Unfortunately, your application for income protection insurance can't be processed until the interview's been completed.

If you have call barring on your telephone, please arrange for it to be removed to allow Medicals Direct to call you. If the call barring can't be removed, please contact Medicals Direct.

It's important that you're able to speak freely and have sufficient time to complete the interview. We advise against using a mobile telephone for the interview, however Medicals Direct will proceed with the interview if this is your preference.

Medicals Direct won't undertake an interview if you're driving a motor vehicle or operating any type of machinery.

What happens after my interview?

You'll be sent a copy of the tele-interview report for you to check (along with our decision based upon it), as it's important that your answers to the questions have been recorded completely and accurately.

If any details are incorrect, or you recall any other information, please mark your amendments on the tele-interview report, sign it and return it to us, marking it for the attention of our Underwriting Manager. We strongly recommend you retain postal or fax confirmation for future reference.

In some instances, we may need to request further medical information from your doctor or require you to undergo a routine insurance medical examination, and this may take some time to arrange.

Why's it important I provide the correct information?

The interview forms an integral part of your contract of insurance.

All the questions we ask are relevant and important. You must answer them accurately and completely and to the best of your knowledge and belief. If you don't, we have the right to cancel any benefits provided as a result of your application and to not pay any claim.

If you're in any doubt as to whether any information should be disclosed to us, then you should disclose it.

If you have any questions relating to your application, please contact our Member Services Department on **+44 (0)20 7400 5710**.

Dentists' Provident Society Limited

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Telephone number: **+44 (0) 20 7400 5700**
We may monitor calls to improve our service.

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