

CPSU Income Protection Scheme



1. Personal Details

Title:

First Name:

Surname:

Date of Birth: / /

Home Address:

Email: Occupation:

Employer:

Work Address:

Current Annual Salary: € Social Welfare Class: A1 B1

Superannuation member: Yes No Is your employment: Permanent Temporary

If temporary are you employed on a contract of at least 12 months duration? Yes No

Are you working as a job sharer? Yes No

If part-time are you working 8 hours or more per week? Yes No

2. Medical Details

Please read the questions below carefully and ensure that you fully understand each question before answering it.

Warning – Telling Irish Life about Material Facts – Failure to disclose all material facts on the application form and/or during the Medi-Phone call could render your contract void. A material fact is one that an insurer would regard as likely to influence the assessment and acceptance of the proposal for insurance. If you are in doubt as to whether certain facts are material, such facts should be disclosed. If you do not, or if any of the answers you give to the questions asked are not true and complete, Irish Life could treat your membership of the plan as void. If this happens you will not be covered under the plan and in these circumstances your claim will not be paid. If you are not sure whether something is relevant you should tell Irish Life anyway. Irish Life will rely on what you tell them and you must not assume that Irish Life will automatically clarify or confirm with your GP or any other doctor any information that you provide.

You do not need to tell Irish Life about any genetic test (that is any analysis of chromosomes, DNA or RNA 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. You may also be asked to give us full information about your family history, including all genetic conditions.

1. Have you been absent from work through illness or injury for more than 10 consecutive working days in the last three years (colds or influenza may be ignored)? Yes No
2. Are you currently unwell or do you suffer from any physical defect or is there any ailment or disease to which you have a tendency? Yes No
3. Are you currently taking prescribed drugs, medicines, tablets or other treatment or have you done so in the last year (colds, influenza or respiratory tract infections may be ignored)? Yes No
4. Have you been referred to a specialist or admitted as an in-patient to any hospital or clinic in the last four years (in-patient periods in respect of normal pregnancy and delivery need not be disclosed)? Yes No
5. Have you ever had any symptoms of, or suffered from any of the following: Depression, stress, anxiety, nervous breakdown or any other mental or behavioural disorder? Yes No
6. Have you ever had any symptoms of, or suffered from any of the following: Back pain, neck pain, slipped disc, whiplash, trapped nerve or sciatica? Yes No
7. Have you ever been declined, postponed or accepted on special terms by Irish Life or any other insurer for life, critical illness or disability insurance? Yes No

If you have answered 'yes' to any of the questions above please provide details below or on a separate sheet

Question	Nature of illness	Date & duration off work	Name & address of Doctor consulted
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Further Details

Name and Address of present GP

Name and Address of previous GP if you have changed GP in the last two years

Further details via medi-phone call – From time to time, Irish Life may require more medical or risk related information. If this is the case, you will be contacted by telephone by a nurse working for MorganAsh Ltd. (a specialist company who carry out the phone calls on Irish Life's behalf) to obtain more information regarding your medical history. This will help Irish Life process your application more quickly. It is essential that you provide all requested information regarding your medical history. This telephone call will be recorded and will form part of your application for cover. For details of how the 'medi-phone call' works, please see overleaf – 'Medi-phone – your questions answered'.

4. Contact Details (Please provide as many phone numbers as possible)

Tel: Home: Mobile: Work:

Preferred contact time: Morning Afternoon Evening

You will be contacted normally within a day or so of Lyons Financial Services submitting your application form to Irish Life. If, when you are called, it is not a convenient time, then just ask to re-arrange to a more convenient time. If you have not been contacted within 3 days, or you have been away or out of touch you may like to phone MorganAsh on Free-phone 1800 80 50 22. The interview can be undertaken up to 9pm at night and during the day on Saturdays. If you have call barring on your phone, please arrange to allow MorganAsh to phone you, or you may like to call them on the above number. It is important that you are in a confidential situation and have the time to spare to undertake the interview. MorganAsh will not undertake the interview if you are driving.

5. Declaration (Please read carefully and ensure you fully understand before signing)

In the event that any part of the declaration is untrue or incomplete in any respect, your cover may be rendered void and any claim you make may not be paid. If you cannot complete this declaration, please contact Lyons Financial Services for further information.

I wish to join the CPSU Income Protection Scheme. I declare that I am actively at work today, or capable of being actively at work today. I also declare that the statements overleaf (including any statements written down at my dictation) are TRUE and COMPLETE. I understand that failure to disclose a material fact may constitute grounds for rejection of a claim. I consent to Irish Life seeking information from any doctor who at any time has attended me concerning anything which affects my physical or mental health or seeking information from any insurance office to which a proposal has been made for insurance on my life and I authorise the giving of such information.

I confirm that I understand this declaration and any other declaration made in connection with this proposal including statements made to a medical examiner acting on behalf of Irish Life shall be the basis of the contract of insurance between me, Irish Life and CPSU.

I confirm that I am a member of the CPSU. I have received the scheme booklet. I also understand that Irish Life must be notified of any changes in my health and / or circumstances prior to the assumption of risk (ie. the date Irish Life accepts me into the Scheme). I understand that the insurance shall not commence until this application has been accepted by Irish Life.

I also understand that if my proposal for insurance is declined or accepted on special terms then that fact will be noted on a registry administered by the Irish Insurance Federation and may be shared with other companies as a protection against non-disclosure of material facts.

I understand that it is a condition of membership that I accept that the CPSU may amend the terms of the CPSU scheme or terminate the CPSU scheme altogether and that decisions of the CPSU in such matters are binding on all members.

I confirm that I have received the terms of business for Lyons Financial Services.

Applicants Signature:

Date: / /

6. Data Protection Notice and Consents

Please Note: Information you give us will be held on computer files for processing purposes. You have a right of access to and the right to verify the data concerning you held by Irish Life and/or Lyons Financial Services by sending a written request and on payment of a small fee.

I hereby consent to the:

- A. Processing and holding (on computer or otherwise) of all information disclosed by me, or on my behalf, in relation to the plan by Irish Life Corporate Business and/or Lyons Financial Services, its servants and agents (together with such other information supplied or obtained by Irish Life Corporate Business and/or Lyons Financial Services separately) including sensitive personal data (being medical records and/or financial details) and holding or processing of the same to administer this plan, and any other products or services, future agreements, contracts or arrangements.
- B. Disclosing of my personal data to persons necessary in connection with the above purposes, to regulatory authorities or as is required by law, to Irish Life Corporate Business and/or Lyons Financial Services and to other companies in the Company's group, to reinsurers, to health professionals and other insurance companies.

Please Note: You have a right of access to and the right to rectify the data concerning you held by Irish Life and/or Lyons Financial Services.

Applicants Signature:

Date: / /

6. Salary Deduction Mandate – please sign

Employer's Name and Address

Full Name

Staff No.

PPS No.

Date of Birth

 / /

Please deduct from my salary the appropriate contribution under the CPSU Income Protection Scheme. I recognise that these deductions, being made solely as a measure of convenience to me, may be terminated at any time. I also recognise that the ultimate responsibility for ensuring that the deductions have, in fact, been made from my salary rests with myself, and that, beyond making remittances direct to Irish Life Assurance plc in accordance with the arrangements approved, the employer accepts no responsibility of any kind in that matter.

Applicants Signature:

Date:

 / /

Medi-phone – Your questions answered

What is Medi-phone? Medi-phone is an interview over the phone. We use it to gather medical or 'risk-related' information when you apply for Income Protection cover. Risk-related information might include details of your current health, past medical history, family medical history, occupational risks and sports or hobbies.

How does Medi-phone work? All phone calls are made by qualified nurses who work for MorganAsh (a specialist company who are conducting the interviews on behalf of Irish Life). They will first ask you to confirm some personal information, as a security check and to ensure confidentiality and that you are comfortable to undertake the interview at this particular time. After this, they will ask you relevant questions to gather the health information we need.

To make the process go smoothly please take some time to gather the following information to hand:

1. Details of any medication you are currently taking (name and dosage)
2. Details of any past or present medical conditions suffered
3. Details of any tests or investigations, eg. blood pressure, cholesterol tests. You may like to phone your GP or whoever did these tests, to get the results.
4. You may be asked for your height and weight. If you do not know your weight, please try to weigh yourself prior to the interview.
5. It is helpful to think about your recent medical history, for example, in the past three years, did you visit the doctor or have you missed any time off work? If so, why and what medication did you receive?

We will record the phone call which will be a permanent part of your application for cover. Calls should take approximately 15 to 30 minutes. Once we have gathered the relevant details as part of the Medi-phone call, a skilled Irish Life underwriter will assess the information and, in most cases, make a final decision on whether we can accept your application. We will then write to you to communicate this decision. In certain circumstances we may require some further medical evidence from your doctor and/or from yourself. You will be advised if this is necessary.

What are the advantages of Medi-phone over getting the information on paper?

1. We tailor each interview to you and your personal circumstances making the process easier and quicker than completing a standard application form.
2. It may be more convenient for you.
3. We can get better quality information on your health history.

What happens if I do not want to discuss my medical details over the phone? This is not a problem. Following a medi-phone call, 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 Lyons Financial Services. If you have any questions in relation to this please contact Lyons Financial Services on **1890 304 304**.

Please send completed form to



Lyons Financial Services,
Office 1,
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Dunboyne, Co.Meath



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