

A Guide to

Tele-Interviews



Cirencester friendly
The income protection people

Dear Applicant,

When you submit your application for Income Assured Plus we may need to gather further details about your health and medical history and may do this by carrying out a telephone interview. This guide is intended to help you understand and prepare for a tele-interview, should one be needed for your Income Assured Plus application.

Contents

What is a tele-interview?	3
Why am I being interviewed?	3
What do I need to prepare?	4
How will I be contacted?	4
What happens after the interview?	5
Why is it important to provide the right information?	5

What is a tele-interview?

A tele-interview is an interview conducted over the telephone. We use a specialist company to undertake these interviews. All the tele-interviewers are specially trained, so you can rest assured that the interview will be conducted in a confidential and professional manner.

You will be contacted by the specialist tele-interview company within a few days of our receiving your application to arrange a tele-interview if one is required. If you are not free to answer the questions when called, they will be happy to arrange a more suitable time. You will be asked questions about your health, lifestyle and your immediate family medical history. The duration of the interview can vary but please allow up to 30 minutes.

Please be advised that for the benefit of you and the Society all calls will be recorded. Recorded calls can only be accessed by persons authorised by the Society and provide a source of record in the unlikely event of any dispute.

Why am I being interviewed?

As Income Assured Plus is a health based contract, we rely on medical information to assess the risk of providing you with income protection cover. To offer you the best possible terms, 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 will ensure that your application is processed as quickly and smoothly as possible.

It is important that you provide full and accurate information as this minimises the risk of any claims being declined or disputes arising because of missing, inaccurate or unclear information.

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.

What do I need to prepare?

If a tele-interview has been arranged, then please take some time to gather the following information and have this to hand when the tele-interviewer calls as they may ask you for:

- Details of any medication(s) you are currently taking (including the name and dosage).
- Details of any past or present medical conditions suffered.
- Details of any tests or investigations, e.g. blood pressure or cholesterol tests. If possible, it would be helpful if you phone your GP or whoever did these tests beforehand to get the results.
- Details of any serious conditions such as cancer, heart attack or stroke suffered by a member of your immediate family (your mother, father, brothers or sisters, or half brothers and sisters).
- Your height and weight. If you do not know these, please try to measure and weigh yourself prior to the interview.

If you are not sure whether something is important, then it is best to mention it. The specially trained interviewer will assist you with any questions you may have.

How will I be contacted?

If a tele-interview is required, the specialist company we use will telephone you to arrange a suitable time for the interview. This normally happens within 4 days of our receiving your application form. If you have been away or out of touch and think you may have missed a call from the tele-interview company, please contact **Cirencester friendly** on **0845 603 8085**.

The specially trained interviewers will contact you to arrange a convenient time for your interview

It is important that you are able to speak freely and have the time to spare to complete the interview. It is better not to conduct the interview over a mobile phone but, if this is your preference, they will do so. If you are driving or operating machinery when the tele-interviewer contacts you, they will be unable to conduct the interview for safety reasons. In such a case they will arrange to contact you again at a later date. Unfortunately, if a tele-interview is required, your application cannot progress until the interview has taken place.

What happens after the interview?

You will be sent a copy of the questions and your answers for you to check to ensure that the information is complete and accurate. If you need to change or add anything to the interview notes, please amend the report, sign and return it to us in the freepost envelope within 7 days, as any changes may affect the terms we can offer you. If you have made changes to the interview notes and returned them but have not heard from us, please telephone our **Customer Services Department** on **0845 603 8085**.

If the questions and answers are correct you need take no action and we will proceed with your application. We will write to your financial adviser with our decision or our instructions if any further information or requirements are needed.

In some cases we may need more detail in respect of the medical information you have provided because it is not specific enough to enable us to make a decision. In such cases we may need to contact your doctor and this may take some time to arrange. We will tell you if we need to do this. Otherwise, all being well, you will normally receive a decision regarding your application within 14 days.

Why is it important to provide the right information?

The interview is a very important part of your application and is recorded for your benefit and ours to resolve any disputes about what was said. All the questions should be answered fully and honestly, as failure to do so could invalidate your contract and any future claims. We appreciate that the interview will involve time and effort but it is in your best interest to undertake this task with all due care.

Generally, you only need to go through this interview process at the application stage and the information will last for the length of the contract. If you make any amendments during the term of your contract that requires us to re-assess your contract, we may need to conduct another telephone interview at that time.

Should you have any general questions relating to your application or the process just described to you, please contact **Cirencester friendly** on **0845 603 8085**.



Cirencester friendly

The income protection people

Cirencester Friendly Society Limited,
5 Dyer Street, Cirencester, Glos. GL7 2PP

Tel: 01285 652492/653073

Fax: 01285 641246

Email: info@cirencester-friendly.co.uk
www.cirencester-friendly.co.uk

Cirencester friendly is a trading name of Cirencester Friendly Society Limited.
Registered and Incorporated under the Friendly Societies Act 1992. Reg. No. 149F.
Authorised and regulated by the Financial Services Authority.

THIS ITEM HAS BEEN PRINTED BY AN ISO14001 ACCREDITED ENVIRONMENTAL PRINTER.
THE MATERIALS USED TO PRODUCE THIS BOOKLET ARE ELEMENTAL CHLORINE FREE AND WOOD
FIBRE FROM SUSTAINABLE FORESTS. IT IS ALSO FULLY RECYCLABLE AND BIODEGRADABLE.