

A Guide to Tele-interviews

What is a tele-interview?

A tele-interview is an interview conducted over the telephone by a specialist company. All the tele-interviewers are qualified nurses, so you can be assured that the interview will be conducted in a confidential and professional manner.

You will be asked questions about your health, lifestyle and your immediate family's medical history. If you are not free to answer the questions when called, they will be happy to arrange a more suitable time. The duration of the interview can vary but please allow about 30-45 minutes. Please note the company will try and contact you as close to your designated time as possible.

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 protection 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 we obtain details of your past and present health. 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 assurance that the information you provide will be treated in the strictest confidence, and only used in the assessment of your application.

If you do not want the interview to take place please contact your Financial Adviser or our Customer Care Team on **0800 587 5098**.

What do I need to prepare?

The nurse may ask you for the following details so please take the time to gather this information prior to the interview:

- 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 and dates when they were done. 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).
- Your height and weight. If you do not know these, please measure and weigh yourself (fully clothed without shoes) prior to the interview.

If you are not sure whether something is important, then it is best to mention it.

The nurse will assist you with any questions you may have.

Protect the things you care about

How will I be contacted?

The specialist company will telephone you to arrange a suitable time for the interview, a text message will also be sent to your mobile to confirm this. This normally happens within 2-3 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 **0800 587 5098**. Please note the company will try and contact you as close to your designated time as possible.

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, your application cannot progress until the interview has taken place.

What happens after the interview?

A copy of the interview questions and your answers will be sent to you after the interview. Please ensure the information is complete and accurate.

■ What should I do if the information is incorrect?

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 Care Team on 0845 603 8085 option 2.

■ What should I do if the information is correct?

If the questions and answers are correct you don't need to take any action and we will proceed with your application. We will write to you or your Financial Adviser with our decision or our instructions if any further information or requirements are needed.

■ What if the Society needs further information?

Sometimes we may need further details about the medical information you have provided. We may therefore need to write to your doctor after the interview but we will let you know if this is the case. 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 tele-interview process, please contact **Cirencester Friendly** on **0800 587 5098**.

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