



Completing an application form for Healthcare

When the decision is made to take out Health Insurance for the first time the application will be “Underwritten”. For details of underwriting see “Our guide to underwriting”.

The application form will constitute part of your contract for cover. Because of this it is **very important that all questions on an application form are answered in full.**

If the chosen method of underwriting is Moratorium then the declaration should be signed. If you have any queries with regard to this then please contact Advo Group for further clarification.

With full medical underwriting the questions can ask for details going back several years and careful consideration should be given to the answers. You may wish to contact your GP who holds your records if you are unsure of any details. This will apply to all persons included on the application form who require cover. If you are unsure whether something is important or relevant, it **should be disclosed** as it may be important. This obligation continues throughout the life of the policy and any relevant change in circumstances must be notified to the insurer. If you are unsure whether the change is relevant then it is preferable to advise the insurer, or seek advice from Advo Group.

Fully answering all questions will enable the insurer to accurately underwrite your application.

If any questions or details are later found to be incorrect or inaccurate this could adversely affect your policy in different ways. It may cause a related claim to be declined, or not paid in full. It could result in the cancellation of the policy, without any refunds. If the insurer suffers a loss as a result then they may wish to seek compensation from you.

If you require any advice or guidance to assist in completion of the application form then please contact Advo Group on 0845 612 2223

The above information does not constitute part of any contract nor should it be relied upon as specific advice.

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