

To the doctor

Pension scheme

Due to the size of the overall risk relating to the pension scheme that the customer wants to establish with us, we kindly ask you to fill in the enclosed certificates.

Please also send us the results of the following tests:
Chest x-ray (alternatively pulmonary function test)
ECG

Blood tests:
Sedimentation reaction
Haemoglobin percentage (Hgb)
ASAT or ALAT
Cholesterol (total)
Creatinine

All tests must be new and include reference values, and we kindly ask you to send them to us within three weeks of performing the tests. We will pay the test fees.

Kind regards,

Health Department
Velliv
Tel. +45 70 33 30 03

Insured

Your full name	Civil reg. (CPR) no.
Position	
Address	Postcode and town/city

To the applicant:

- You must contact your general practitioner or attending medical specialist and ask him/her to fill in this certificate. Please remember to tell your doctor that he/she must fill in FP 100.
- You must read the answers and sign the certificate to confirm that all health information has been covered. You are responsible for ensuring that the certificate is filled in correctly.
- Please note that if the answers are not truthful, or information has been withheld, the insurance cover may be reduced or cancelled pursuant to the Danish Insurance Contracts Act (*Forsikringsaftaleloven*).

To the doctor:

- In Section II of this document, please answer the questions having the latest 10 years from today in mind.
- The certificate is a general certificate, and you should therefore answer all questions.
- When you complete this document, the company wants you to pay special attention to:

Section I: Information to be provided by the doctor

A Are you the applicant's usual general practitioner?	No	Yes	If yes, since when? (month/year)
	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	
B Do you know the applicant?	No	Yes	If no, how have you established the applicant's identity?
	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	

Section II: Doctor's questions to the applicant with patient records

- 1 Ask the patient about previous and existing illnesses, tests, treatments, consumption of medicine, alcohol, tobacco and stimulants. Please enclose relevant patient records, such as doctor's certificates, discharge summaries and laboratory test results.
- 2 Please note that the following information **cannot** be submitted to the company:
 - Information about other persons' (for example relatives') present or former states of health.
 - Information about the result of genetic tests carried out to clarify the insurance applicant's future risk of contracting certain diseases (predictive genetic tests).
 - Information about participation in and the result of preventive examinations. However, the result of such examination is to be stated if they reveal present signs of disease, or if they concern diseases earlier contracted by the insurance applicant, or if the outbreak of disease has already taken place.
- 3 Please be aware of the consequences for the patient if you fail to provide adequate information as stated in the Danish Insurance Contracts Act (see above).

- 1 For questions 1A-1N, please specify the diagnosis, symptom start, time and date of diagnosis, progress and current symptoms within the last 10 years. Please enclose supplementary patient records, including the results of paraclinical tests.

Is the applicant suffering from or has the applicant been suffering from:

A Infectious diseases (except for ordinary colds), such as meningitis, rheumatoid arthritis fever, tropical diseases, malaria and HIV/AIDS?	No	Yes	
	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	
B Benign or malignant tumours, e.g. cancer, cancer precursors (dysplasia), blood and lymphatic cancer, polyps, cysts and/or other benign tumours?	No	Yes	
	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	<hr style="width: 20px; border: 0; border-top: 1px solid black;"/>	

<p>C Blood diseases, e.g. anaemia, bone marrow diseases, coagulation and immunological defects and diseases of the spleen?</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>D Metabolic diseases, e.g. diabetes (including elevated blood sugar levels and gestational diabetes), struma or metabolic disorders and increased blood cholesterol?</p> <p>NB: In case of metabolic diseases (incl. dyslipidemia), please specify control values and treatment, if any.</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>E Mental illness, e.g. depression, anxiety, stress, reaction to crisis etc.?</p> <p>Have there been any suicidal tendencies or cases of poisoning?</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>F Diseases of the nervous system (including eye and ear diseases), e.g. headache or migraine, dizziness, epilepsy, cramps or fainting, paralysis or movement disturbances, stroke, thrombosis, sensory disturbances, including multiple sclerosis?</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>G Heart or vascular diseases, e.g. high blood pressure, angina pectoris, heart palpitations or irregular heartbeat, thrombosis, heart or heart valve defect, varicose veins or phlebitis, leg thrombosis and intermittent claudication?</p> <p>NB: In case of high blood pressure, please specify initial blood pressure level, current treatment and treatment period.</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>H Lung or respiratory diseases such as asthma, hay fever or allergies, bronchitis, chronic obstructive lung disease (COLD), tuberculosis, lung thrombosis, lung infections, pneumoconiosis, emphysema and sarcoidosis?</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>I Digestive diseases (stomach, intestines, liver, bile and pancreas), e.g. ulcers or haemorrhages, gastritis, oesophagus problems or reflux, digestive problems (irritable bowel syndrome, celiac disease or allergies), colitis or enteritis, ileus, polyps, jaundice or hepatitis, gallstones, fatty liver (steatosis), affected liver transaminase levels (blood tests) and pancreatitis?</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>J Skin diseases, e.g. eczema (including allergies), skin cancer, psoriasis, inflammations (including abscesses), blisters and venereal diseases?</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>K Neck, back or lumbar diseases or problems, e.g. myalgia, sciatica, spinal disc herniation (slipped disc), lumbago, whiplash, spinal diseases and scoliosis?</p>	<p>No Yes — —</p>	<p>_____</p> <p>_____</p> <p>_____</p>

L Diseases of the joints, tendons, bones and connective tissue, e.g. tendon and ligament injuries, osteoarthritis, arthritis (rheumatoid diseases), fibromyalgia, osteoporosis, hypermobility and pelvic girdle pain? No Yes
___ ___

M Kidney and urinary tract diseases as well as gynaecological diseases (including complications during pregnancy), e.g. kidney or bladder infection, kidney or bladder stones, blood, protein or bacteria in the urine, kidney removal, deformations or cysts, female gynaecological problems and male urinary tract problems (including prostate problems)? No Yes
___ ___

N Diseases other than those mentioned above, except for uncomplicated children's diseases, common and non-recurring infectious diseases as well as complications relating to cosmetic treatments? No Yes
___ ___

2

Has the applicant been injured within the last 10 years? No Yes If yes, when?
___ ___ (month/year)

What was the nature of the injury? _____

If yes, are there any effects? No Yes If yes, please specify
___ ___ symptoms and degree of
permanent injury, if any.

Please enclose supplementary patient records, including the results of paraclinical tests.

3

Has the applicant within the last 10 years been on long-term sick leave/unfit to work (for more than one month)? No Yes If yes, during what periods?
___ ___ (month/year)

For which reason? _____

4

Has the applicant within the last 10 years undergone long-term (for more than one month) or recurring medical treatment, including treatment involving sedatives or pain relievers, other than that specified above? No Yes If yes, for which reason?
___ ___

During what periods? (month/year) _____

At the present time? ___No ___Yes

5

Is the applicant an existing or former user of controlled substances within the last 10 years (e.g. heroin, speed, cocaine, ecstasy and LSD), cannabis, organic solvents, anabolic substances or other stimulants or sedatives? No Yes If yes, during what periods?
___ ___ (month/year)

At the present time? ___No ___Yes

Which drugs/substances? _____

Are there any effects? ___No ___Yes - Which? _____

6

- A Does the applicant ever drink beer, wine, fortified wine or spirits? No Yes If yes, how many units per week on average? _____
 ___ ___
- B Has the applicant had a high consumption of beer, wine, fortified wine or spirits within the last 10 years? No Yes If yes, how many units per week on average? _____
 ___ ___
 During what periods? (month/year) _____
- C Has the applicant received treatment for or sought counselling to deal with excessive consumption of beer, wine, fortified wine or spirits within the last 10 years? No Yes If yes, during what periods? (month/year) _____
 ___ ___
 At the present time? ___No ___Yes
 Which treatment/counselling? _____
 To what effect? _____

7

- A Does the applicant smoke? No Yes If yes, what is his/her daily consumption? (number of cigarettes, cigars, pipe fillings) _____
 ___ ___
- B Has the applicant been a smoker within the last 10 years? No Yes During what periods (month/year)? _____
 ___ ___
 What was his/her daily consumption? (number of cigarettes, cigars, pipe fillings) _____

I have read the answers and hereby declare that the above information is true, and that no information has been withheld. I am aware that the insurance may be cancelled or the cover may be reduced if the information is incomplete, false, or if information has been withheld.

 Date and applicant's signature

 Civil reg. (CPR) no.

Section III: Doctor's examination

1

Height and weight of the applicant:

Height (without shoes)___cm

Weight (without outerwear)___kg

2

Have any abnormalities been found in the:

If yes, please specify.

- | | | | |
|-------------------------------------|-----------------|------------------|---------------------------|
| <p>A Head, mouth, throat, neck?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|-------------------------------------|-----------------|------------------|---------------------------|
- | | | | |
|---|-----------------|------------------|---|
| <p>B Eyes, including eyesight with best correction?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>Eyesight (w/ corr.) Right:_____ Left:_____</p> |
|---|-----------------|------------------|---|
- | | | | |
|---|-----------------|------------------|---|
| <p>C Ears, including hearing function with best correction?
<small>The hearing function can be measured by whispering and talking from a distance of 4 metres</small></p> | <p>No
—</p> | <p>Yes
—</p> | <p>Hearing function (w/ corr.): _____</p> |
|---|-----------------|------------------|---|
- | | | | |
|---|-----------------|------------------|---------------------------|
| <p>D Chest, including deformities and mobility?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|---|-----------------|------------------|---------------------------|
- | | | | |
|--|-----------------|------------------|---|
| <p>E Lungs, including stethoscopy?
<small>In case of lung disease, including symptoms of asthma and bronchitis, please provide three peak flow measurements (possibly a spirometry).</small></p> | <p>No
—</p> | <p>Yes
—</p> | <p>Peak flow measurements (LFT) in case of lung disease: Measurement 1: 2: 3:
_____</p> |
|--|-----------------|------------------|---|
- | | | | | | | | | | | | |
|---|--------------------------------|------------------|---|-------|----------------|--|--------------------------------|--------------|---------------------|-----------------|----------------------|
| <p>F Cardiovascular system, including stethoscopy, pulse and blood pressure?
<small>Three blood pressure measurements should be carried out at at least one-minute intervals after the applicant has had at least five minutes of rest.</small></p> | <p>No
—</p> | <p>Yes
—</p> | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Pulse</td> <td style="width: 50%;">Blood pressure</td> </tr> <tr> <td></td> <td style="text-align: center;">Measurement 1: 2: 3:</td> </tr> <tr> <td>Rhythm _____</td> <td>Systolic _____</td> </tr> <tr> <td>Frequency _____</td> <td>Diastolic _____</td> </tr> </table> | Pulse | Blood pressure | | Measurement 1: 2: 3: | Rhythm _____ | Systolic _____ | Frequency _____ | Diastolic _____ |
| Pulse | Blood pressure | | | | | | | | | | |
| | Measurement 1: 2: 3: | | | | | | | | | | |
| Rhythm _____ | Systolic _____ | | | | | | | | | | |
| Frequency _____ | Diastolic _____ | | | | | | | | | | |
| <p><small>In case of recently discovered high blood pressure:</small>
Have further examinations/treatment been initiated?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>Which? _____</p> | | | | | | | | |
- | | | | |
|---|-----------------|------------------|---------------------------|
| <p>G Abdomen, e.g. mass, organ tumour, soreness, scars?
<small>No gynaecological or rectal examination is required.</small></p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|---|-----------------|------------------|---------------------------|
- | | | | |
|--|-----------------|------------------|---------------------------|
| <p>H Spine, including abnormal curvatures?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|--|-----------------|------------------|---------------------------|
- | | | | |
|---|-----------------|------------------|---------------------------|
| <p>I Arms, legs and joints, e.g. varicose veins, oedemas, peripheral pulse conditions, signs of existing or past phlebitis, muscular atrophy?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|---|-----------------|------------------|---------------------------|
- | | | | |
|---|-----------------|------------------|---------------------------|
| <p>J Skin and lymphatic glands (neck, armpit, groin)?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|---|-----------------|------------------|---------------------------|
- | | | | |
|--|-----------------|------------------|---------------------------|
| <p>K External sexual organs, including palpation of breasts?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|--|-----------------|------------------|---------------------------|
- | | | | |
|--|-----------------|------------------|---------------------------|
| <p>L Examination of the nervous system, e.g. paralysis, tremors, reflexes, sensory disturbances?</p> | <p>No
—</p> | <p>Yes
—</p> | <p>_____</p> <p>_____</p> |
|--|-----------------|------------------|---------------------------|

3

Urine dipstick analysis

Protein Sugar Blood

In case of a positive test result, the result of any immediately subsequent checks must be noted.

Date of check: _____

Result:

Protein Sugar Blood

In case of recent positive test results:

Have further examinations/treatment been initiated?

No Yes

___ ___

If yes, how?

4

Does the applicant's appearance suggest any ill-health or infirmity, including mental disorders?

No Yes

___ ___

If yes, how?

5

Do you consider the applicant to be:

Healthy (showing no symptoms of illness or disease)?

No Yes

___ ___

If no, why not?

Fully fit to work?

No Yes

___ ___

This certificate has been issued by me in accordance with my records and my knowledge of the applicant as well as my questions and my examination carried out on the date indicated below:

Date and doctor's signature

Exact address (stamp):

Please send the certificate in a closed envelope marked MEDICAL CERTIFICATE to:

Velliv
Lautrupvang 10
DK-2750 Ballerup

Payment can be made to NemKonto for the civil reg. (CPR)/CVR/SE no. specified

CPR no., CVR or SE no. _____

Giro/bank reg. no. and account no. _____

The certificate has been approved by the Danish Medical Association's certificate committee and will be remunerated by the insurance company after prompt submission of an invoice for the amount corresponding to the current rate according to the collective agreement with the Danish Medical Association.

This certificate forms part of the agreement between the Danish Insurance Association and the Danish Medical Association regarding certificates, health details etc.

It has been agreed between the Danish Insurance Association and the Danish Medical Association that this certificate can be completed by anyone with a medical background.

To the applicant

In connection with your application for personal insurance, we require supplementary health information from you. Please contact a doctor with a view to performing blood tests and filling in this certificate.

To the examining doctor

In connection with the above insurance application, we require an HIV antibody test to be performed.

This is done by taking a blood sample and sending it to Statens Serum Institut or another laboratory along with the form 'ANTIBODIES IN CASE OF INFECTIOUS DISEASES'. Please write the name of the insurance company in the box 'Sender' under the certificate-issuing doctor's name and address.

The insurance company will reimburse the cost of the HIV test according to forwarded invoice - please remember to state the name and civil registration number of the person tested. Upon receipt of the test results, Serum Institut's reply must be indicated below. If a new sample is required, the doctor should perform a new blood test and write the test result on the certificate.

The certificate may **not** be forwarded to the insurance company without the applicant's acceptance (see declaration 4 below).

HIV antibody test

Test conclusion:

No HIV antibody detected

Blood test performed on: _____

HIV antibody detected

Test result dated: _____

The blood test has been performed on the above-mentioned person under my supervision, and this certificate has been filled in by me in strict compliance with the actual result.

Place and date

Doctor's signature and stamp

Civil reg. (CPR) no./SE no.

Acceptance given by the applicant in the doctor's presence

I hereby give permission for the certificate to be forwarded to the insurance company where I am applying for insurance.

Place and date

Applicant's signature

Please send the certificate in a closed envelope marked Certificate to the doctor by:
