

Health information guide

Why you have to inform about your health

When you want to secure yourself and your family with a retirement plan, you have to answer some questions about your health. It is very important that you respond accurately all questions - otherwise you risk that the pension scheme does not cover.

Life and pension insurance is based on the fact that those who are healthy pay for those who become ill or die early. We therefore need to know the risk of dying early or suffer from long-term illness, in order to offer you a pension scheme on reasonable terms and at the right price. For example, do you have a back injury or a bad heart, there is a higher risk of becoming disabled or dying. If some customers provide incorrect, defective or inaccurate information about their health, they ultimately cheat on the honest customers, themselves and the family.

Pay particular attention to:

- You are responsible for ensuring that all health information is provided and that it is accurate and complete.
- The creation or modification of insurance coverage that requires the provision of health information will only take effect if health information can be approved by Velliv.

We have confidentiality

Illness is a sensitive issue and some have difficulty telling about their health to strangers. However, we have confidentiality, so you can feel confident sharing your information with us.

You have to provide:

When completing the health statement or other forms, it is very important that you:

- answer all questions
- information about illnesses you are suffering from now
- information about illnesses you have previously suffered from
- information about medicines that you are using permanently or temporarily
- information about all examinations and treatments of doctors, psychologists, chiropractors, physiotherapists or the like.

What information do we need?

You may not be aware of the need to mention a particular disease or a doctor's visit. For your own sake, state all that you can get into thought about. Even if you think it doesn't matter to your pension scheme.

You need to pay special attention to back disorders, mental disorders and alcohol consumption. Some people look great at back problems or forget to tell if they have a consumption of pills or alcohol. Others have a hard time telling about, for example, mental disorders or STDs.

If you are not sure that you are all in it, you can ask your doctor for additional information from your journal, or you can find them yourself at www.health.com. If you forgot something, your family may be able to help you.

Maybe you'll come to mind later on something you forgot to tell at firstlap. If this happens, please contact us immediately to see the new information can be assessed.

Objective evaluation

The health department decides on a medical and statistical basis what type of pension scheme you will be offered. In this way, can Velliv - even whether you are not well - in most cases offer you a pension scheme.

At Velliv, we use a statistical basis in our assessment of health information prepared by the Knowledge Center for Health and Insurance. They collect on-going information that has an impact on the assessment and thereby ensures that insurers are constantly updating knowledge in the field. This ensures an objective assessment of the information you have provided. You can read more at www.helbredogforsikring.dk

How we use your information

You will receive a pension scheme on general terms if your health can be approved.

If you fail or have failed, we will evaluate your options for creating one pension plan. The health department may ask you or your doctor for more information, possibly a copy of your medical record. If the Health Department needs more information, we can get material from eg specialist, hospital or others who has dealt with you.

In some cases, we ask you to undergo new examinations at the doctor or we will send you a questionnaire. We only ask to be absolutely sure of the extent of your disease/disorder.

When we have all the necessary information, you either get a scheme on general terms or you are offered a scheme that takes into account your situation. It may For example be that, you have to pay a higher price or we exempt a certain suffering.

It may also be that we cannot offer to insure you right now, but in the site can offer you a clean savings scheme.

When you sign the Declaration of Health, you also allow us to receive information about your health from government agencies, doctors and other insurance companies.

If accident strikes

If you get sick, get in an accident or die early, and you or your family need payment, we get information about your illness or death. In that situation we may, with your or your family's permission, ask for information from a doctor, specialist or hospital. We compare the information with the answers you gave when you created the pension scheme. You will receive your payment without undue delay or after an agreed period if you provided correct information when you created the pension scheme.

If, on the other hand, you provided incorrect, defective or inaccurate information, you could at worst drop lose your payout or it can be dropped. You or your family get none payment if we would not have offered you a pension scheme if we had the right information from the start. In particularly serious cases it is a criminal offense to give Incorrect, defective or inaccurate information. The disease that causes that you or your family seeking payout does not have to be the same as you not sufficiently told about when you created the pension scheme. According to the rules you risk losing or getting your payout anyway. You or your family will be paid in full if your incorrect, defective or inaccurate answers would not have affected the terms on which you created the pension scheme.

Do you have questions?

If you have any questions, feel free to call us at 70 33 30 03.

This description does not contain all health information. The orientation was prepared in September 2017. We reserve the right to make changes