



WHY DO YOU NEED TO FILL OUT **A MEDICAL QUESTIONNAIRE** BEFORE TAKING OUT HEALTH INSURANCE?

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Why do you need to fill out a medical questionnaire before taking out health insurance?

This is the age-old question asked by those interested in taking out medical insurance for the first time, so don't worry if you're one of them.

Basically, medical questionnaires are a requirement for many insurance policies. A completed health insurance questionnaire primarily serves to allow the insurer to carry out an adequate risk assessment before the policy is taken out.

This means that when you're insuring your health, you should inform the insurance company of any past or pre-existing medical conditions, habits and your current health condition to ensure a realistic risk assessment can be carried out.

Remember: this shouldn't be a cause for concern, as your answers will not affect your insurance premium.



Insurable, Uninsurable or Excluded

The conditions will simply be classified as 'insurable', 'uninsurable' or excluded, and will determine whether or not your insurer accepts the application or whether any of the conditions you declare will be excluded from cover.

Remember: if your insurance company intends to exclude coverage for a pre-existing condition, it is totally up to you to decide on whether or not to take out the policy with the proposed terms and conditions.



Be clear and honest

It is crucial to be as clear and honest as possible when it comes to answering the questions.

We recommend referring to your any medical reports you have filed at home; however, failing that, speak with your doctor to get thorough information on your medical background, including exact dates and length of hospital stays, etc. In the event of claim, your insurer will go over your medical records and make sure that they match your answers on the health questionnaire.

Remember: if you fail to disclose any conditions or provide inaccurate information that is later brought to light, your policy may be rendered invalid.



Clear and easy-to-answer questions

The insurer is required to provide a clear questionnaire that is not open to subjective interpretations.

Unfortunately there is no uniform health questionnaire used by all insurance companies; however, at Caser, the questions are well expressed and easy to answer.

Remember: give yourself plenty of time to read the questions and accurately respond.



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