

The effective date of your insurance

If your health information is satisfactory, the insurance will generally provide cover from the date when we receive your completed proposal form and health statement or from a later date according to your wishes. Sometimes, we may encounter circumstances that prevent us from effecting the insurance right away: the proposal does not comply with Danish law, or it does not meet our general conditions for writing insurance, and we need, for instance, a few more details about your health.

Why you must complete a health statement

Before we can effect life and pension insurance for you and your family, you must answer some questions about your health in a health statement.

We use this information to assess your insurance options and calculate your premium and determine your insurance cover.

In this connection, we ask you, among other things, whether you are fully able to work. This is because it may be an indication of an increased insurance risk if your health condition means that you cannot carry out your work under normal conditions just like any other person in a similar job. For example, if you work at reduced hours due to your health or at reduced intensity compared to others. This is a concrete assessment of your health information, and even if you, for example, suffer from a disability, you may well be fully able to work.

The premium must match the risk

If we do not have the correct information, you may end up paying a wrong premium and receiving inadequate compensation. At worst, you may end up with no compensation at all if anything happens to you. It is important for us to know if you suffer from, for instance, a back disorder or heart disease, as it increases the risk of your becoming disabled or dying. Once we have the correct information, we fix a premium that matches the risk, and if your health statement is not satisfactory, your premium will be higher than the standard premium.

Exclusion of cover

An alternative to the higher premium is to add an exclusion clause to your insurance conditions; meaning that you pay standard premium, but will not be eligible to receive compensation should you become disabled because of an illness under the exclusion.

What we need to know about your health

When you complete a health statement and other questionnaires from Danica Pension, it is very important that you:

- answer all questions
- inform us of current illnesses
- inform us of past illnesses
- inform us of permanent or temporary use of medicine
- inform us of all examinations and treatments by doctors, chiropractors, physiotherapists, psychologists, etc.

Hidden illnesses

Health statements also include information about 'hidden illnesses'. Some people may tend not to mention mental illnesses or use of medicine or alcohol, or they may play down their back complaints. Maybe you do not know whether to mention a certain illness or an appointment that you have had with your doctor. To be on the safe side, you should mention whatever circumstance that comes to your mind, including information you may consider irrelevant at first.

If you are in doubt

If you are in doubt as to whether you have included everything in the statement, you can ask your doctor for additional information from your medical record. You can also use your e-record (e-journal) at sundhed.dk (the official Danish e-Health Portal) which lists the examinations you have had.

However, not all data may be available from your doctor or e-record; you may have changed doctors or others may have examined or treated you in the past. Therefore,

it may be helpful to get in touch with these people or have your family help you retrieve the necessary information. But you must remember that you are personally responsible for the answers to all our questions being exhaustive and truthful.

If you find out afterwards that you have left out information, you must notify Danica Pension immediately.

Sensitive information

Your personal health information will be treated in strict confidence. The few people who read your health statement are bound to observe professional secrecy. You can also choose to put down the sensitive information in a letter and send it in an envelope to the Health Assessment department at Danica Pension.

After you have completed the health statements

Once you have completed and signed the health statements, you must send them to Danica Pension. If we accept your statements and do not require additional information, we will issue an insurance policy to you on our general terms and conditions. However, if you are suffering from an illness now or have done so in the past, we will consider your proposal thoroughly and may ask your doctor for more details, including a copy of your medical record. Subsequently, should we still need clarification of certain circumstances, we may also ask for information from a specialist or ask you to undergo a new medical examination. When we have considered your proposal, you will be offered insurance either on our general terms and conditions or on conditions that take your situation into account. It might also be that we are not in a position to offer you insurance on the present basis.

Reliable assessment

Like many other insurance companies, we make our assessments on the basis of statistical data prepared by the Danish Centre of Health and Insurance. The Danish Centre of Health and Insurance regularly collects data that may affect the assessment of health particulars.

This enables insurance companies to update their knowledge in the personal risk area. Danica Pension's Health Assessment department bases its assessment of the insurance risk on professional and statistical knowledge. In this way, you are sure that your health information is treated uniformly and objectively.

Additional information

When you sign a proposal form for life insurance, you also authorize Danica Pension to retrieve information from public authorities, doctors and other insurance companies that hold information about your health. This authorisation applies for one year at a time.

If anything happens to you

If you are given a diagnosis or suffer an accident resulting in the payment of compensation, we will investigate the circumstances of your illness or the cause of your death. We will also ask for your or your surviving relatives' permission to request information from your doctor, specialist or relevant hospital. We then check this information with the answers you gave when you took out the insurance. In that way, we make sure that the insurance is paid to the legitimate beneficiaries only.

Compensation

Compensation will be paid out without undue delay, provided the information you gave about your health is true. If, on the other hand, you gave incorrect information when you took out the insurance, the compensation may be either reduced or, at worst, cancelled. This would be the case if it turns out that we would not have offered the insurance on standard terms had you given the correct information in the first place. The insurance cover will also be reduced or cancelled even though your claim for compensation is caused by an illness other than the one you failed to inform Danica Pension about. In case of wilful neglect, giving incorrect or incomplete information may be a criminal offence. If the incorrect information has no effect on the terms applying to the insurance, it will have no effect on the payment of compensation.