



Personal Accident Claim Form

Please complete this form in full answering the questions to the best of your knowledge and return to:

RCA Claims Team, COBRA Insurance Brokers,
Quadrant House, Croydon Road, Caterham, Surrey, CR3 6TR

Notes for Policyholders:

1. Further Medical Certificates are required at regular intervals during periods of disablement. Royal and Sun Alliance may subsequently require a Medical Report from the Insured Person's Doctor. The required form is attached in Section H of this form.
2. The Insured Person may be required to submit to Medical Examination on behalf and at the expense of Royal and Sun Alliance in connection with any claim.
3. Please use separate sheets of paper to respond to questions where there is insufficient space on this form.

A. POLICYHOLDER	
i. Name:	
ii. Address including full postcode:	
iii. Telephone Number:	
iv. Email Address:	
v. Business or Occupation:	
vii. Are you registered for VAT: Yes/No	
B. INSURED PERSON	
i. Name:	Date of Birth:
ii. Address including full postcode:	
iii. Annual Salary:	
Gross:	Net:
iv. Occupation:	
v. Relationship to Policyholder	

C. ACCIDENT/ILLNESS

i. Date and Time:

ii. Where did it happen?

iii. How did it happen?

iv. Name, Address and Telephone No. of Witnesses (if any):

iv. Nature of Injury/Illness:

D: DISABLEMENT

i. When did the incapacity start?

ii. When did the incapacity end?

iii. If ongoing, expected date of return to work:

iv. Has the Insured Person previously suffered from the same or a similar complaint?

Yes/No

If 'Yes' give further details

v. Was a claim made?: Yes/No

If 'Yes' give details:

E. MEDICAL TREATMENT

i. Did the Insured Person receive Medical Treatment? Yes/No

If 'Yes' give details:

ii. Is Medical Treatment ongoing? Yes/No

Name of Doctor now attending Insured Person:

iii. Doctor's Address (Note the Medical Certificate referred to below should be completed by this Doctor):

iv. Give name and address of usual Doctor (if not as above or in Medical Certificate in Section G):

F. DECLARATION

I/We hereby declare that the information given on this form is true to the best of my knowledge and belief.

I/We understand that you may seek information from other insurers to check the answers I/we have provided.

Policyholder's Signature:

Date:

Print Name:

Position:

To be completed by Doctor:

G. MEDICAL CERTIFICATE

This is to certify that Mr / Mrs / Miss/ Ms (Delete as necessary and insert name below):

Is suffering from:

And will/will probably be unfit to resume work until (Delete as necessary):

Disablement from engaging in or attending to usual business or occupation commenced on:

Total disablement (from): _____ to: _____

Total disablement occurs when the Insured is **wholly** prevented from attending to his/her business or occupation.

Partial disablement (from): _____ to: _____

Partial disablement implies that he/she is able to transact some portion of his/her occupation.

On the basis of your existing knowledge and without undertaking any further examination is it your opinion that the disablement indicated above is solely attributable to the specified injury/illness sustained?: Yes/No

If 'No,' please state below any contributory factors and the extent to which disablement is or has been affected:

DECLARATION

Signature:

Date:

Qualification(s):

Name:

Address:

H. ACCESS TO MEDICAL REPORTS ACT 1988

We require completion of a medical report by the doctor who is caring for you, to enable us to deal with an insurance claim. We need your consent to the supply of this report by signing in the space indicated below. Before doing so, however, you should read this note carefully, as it sets out your rights under the Access to Medical Reports Act 1988 and the procedures for dealing with reports. You do not have to give your consent to our being provided with a report but if you do, you have the right to tell the doctor you wish to see the report before it is sent to us, in which case the doctor cannot send it to us unless either he has shown it to you, or 21 days have passed without you having contacted your doctor about arrangements for you to see it. Of course, the quicker you act, the quicker the claim can be considered, and we may not be able to proceed with the claim in the absence of medical condition.

Whether or not you say you wish to see the report before it is sent to us, the doctor must let you see a copy for up to six months after it is supplied, if you ask.

If you ask the doctor for a copy of the report, he can charge you a reasonable fee to cover his costs.

Once you have seen a report, before it is sent to us the doctor cannot submit it until he has your consent. You can write to the doctor asking him to amend any part of the report which you consider to be incorrect or misleading, and have attached to the report a statement of your views on any part where you and the doctor are not in agreement and which the doctor is not prepared to alter.

The doctor is not obliged to let you see any part of a report, if, in his opinion, it would be likely to cause serious harm to your physical or mental health or to that of others, or would indicate the doctor's intention towards you, or if disclosure would be likely to reveal information about, or the identity of another person who has supplied information about you unless that person has consented or the information relates to, or has been supplied by a health professional involved in caring for you. In such cases, the doctor must notify you and you will be limited to seeing any remaining part of the report. If it is the whole report which is affected, he must not send it to us unless you have given your consent.

To be completed by Insured Person

Summary

Before we the Royal & Sun Alliance Group/FirstAssist Rehabilitation/FirstAssist/Procure and any translation services we may need to employ, can apply for a medical report from your doctor, we need your consent. Before signing in the space below, you should know that you have certain rights under the Access to Medical Reports Act 1988 as detailed above, but the main points are as follows:

- You can withhold your consent
- You can see the report before it is sent to us, or during the six months after that
- You can ask the doctor if he will amend any part of the report which you consider to be incorrect or misleading. If the doctor is not in agreement, you may append your comments
- The doctor can withhold from you the report, or part of it, if he thinks you would be harmed by seeing it

Consent to obtain a Medical Report

I have been informed of my statutory rights under the Access to Medical Reports Act 1988, and, in connection with an insurance claim, hereby consent to the Royal and Sun Alliance Group being provided with medical information from any doctor who at any time has attended me concerning anything which affects my physical or mental health, and I agree that a copy of this consent shall have the validity of the original.

Do you wish to see the report before it is sent to the Company?: Yes/No

Name in CAPITALS:

Date of Birth:

Name of Doctor:

Doctors Address:

Signature:

Date:

Please complete this form and return to:

RCA Claims Team, COBRA Insurance Brokers,
Quadrant House, Croydon Road, Caterham, Surrey, CR3 6TR

If you have any questions, contact the RCA Claims Team on 01883 346346