

[www.pgmutual.co.uk](http://www.pgmutual.co.uk)

**YOUR GUIDE TO**  
**Tele-interviews**

**Thank you for applying for Income Protection insurance with PG Mutual. To process your application as smoothly and as quickly as possible, we have arranged for a specialist nurse to telephone you and interview you about your health.**

You do not have to do anything. Within the next few days a nurse from our specialist provider MorganAsh will contact you for the interview. If you are not free to answer the questions when called, they will be happy to arrange a more suitable time. Please note that calls will be recorded.

### What is a tele-interview?

A tele-interview is an interview conducted over the telephone by a nurse. The interview will gather details of your health and medical history. All MorganAsh tele-interviewers are experienced nurses, so you can rest assured that the interview will be conducted in a confidential and professional manner.

You will be asked a series of questions about your health, lifestyle and your immediate family's medical history, the interview generally takes between 35 to 45 minutes.

### Why am I being interviewed?

To offer PG Mutual Members the best possible terms for their insurance, it is essential that a clear understanding of your present state of health and any conditions you may have suffered in the past is obtained. This information is used in our risk assessment, prior to considering your insurance cover.

Please accept our assurances that the information you provide will be treated in the strictest confidence, and only used in the assessment of your application or any claim you make.

### What do I need to prepare?

To prepare for your interview, please take some time to gather the following information and have this to hand when MorganAsh call:

- ▶ **Any medication you are currently taking, including the name and dosage**
- ▶ **Any past or present medical condition suffered, other than very minor ailments such as the common cold**
- ▶ **Any tests or investigations, e.g. blood pressure, cholesterol tests. It would be helpful if you phone your GP or whoever did these tests, to get the results**

- ▶ **Details of any serious condition, such as cancer, heart attack, stroke, suffered by a member of your immediate family (your mother, father, brothers or sisters, or half brothers and sisters)**
- ▶ **We will ask for your height and weight. If you do not know your weight, please weigh yourself prior to the interview.**

If you are unsure if something is important, it's best to mention it. The nurse will assist you with any questions you may have.

### How will I be contacted?

MorganAsh will contact you to arrange a suitable time for the interview. If you have not been contacted within seven days of posting your Application Form, or have been away or out of touch, you should contact MorganAsh on **0800 294 9829**.

The nurses are able to undertake interviews from:  
Monday to Thursday 9.00am to 9.00pm  
Friday 9.00am to 5.00pm  
Saturday 10.00am to 4.00pm

**Please note that tele-interviews are booked in for 1 hour slots to give an indication of when your interview will start.**

If you have call barring on your phone, please arrange for this to be removed to allow them to phone you. If the call barring cannot be removed, please call MorganAsh on the above number. It is important that you are able to speak freely and have the time to spare to complete the interview. It is better not to conduct the interview over a mobile phone, but if this is your preference, we will do so. We will not undertake an interview if you are driving.

Unfortunately, your application for insurance cannot be processed until the interview has taken place.

## What happens after the interview?

You will be sent a copy of the questions and your answers for you to check, to ensure that the information is complete and accurate. Once PG Mutual has received your nurse's interview report, we will underwrite this with the policy options you have chosen. PG Mutual will then inform you of the terms that may be affected.

## Why is it important I provide the right information?

The interview forms an integral part of your contract and is recorded. All the questions should be answered fully and honestly, as failure to do so could invalidate your policy and/or any future claims.

Should you have any general questions relating to your application, PG Mutual can be contacted on **0800 146 307**.

Tel: **01727 840095** Fax: **01727 832710** Email: [info@pgmutual.co.uk](mailto:info@pgmutual.co.uk)

PG Mutual is the trading name of Pharmaceutical and General Provident Society Ltd.  
Registered office: 11 Parkway, Porters Wood, St Albans, Hertfordshire AL3 6PA.  
Incorporated in the United Kingdom under the Friendly Societies Act 1992,  
Registered Number 462F. Authorised by the Prudential Regulation Authority and  
regulated by the Financial Conduct Authority and the Prudential Regulation Authority,  
Firm Reference Number 110023.

May 2021 YOUR GUIDE TO TELE-INTERVIEWS

