

## Office and Home Medical Services



## Making your life easier

It's often hard to take time out from your busy schedule and leave your office or home to complete some important formalities such as a medical examination. To help you with this, the Office and Home Medical Service (OHMS), a nurse screening service, is available in Dubai, Sharjah and Abu Dhabi (excluding Al Ain) to all clients buying a Zurich protection policy.

The service gives you a choice; you can have your medical examination either at home or at work depending on your preference and the nature of your medical examination so you no longer have to go to a doctor or a clinic.

All examinations will be carried out in the strictest confidence by a fully trained and qualified nurse and the results, which will be sent directly to us, will be kept strictly confidential at all times.

### A simple process

1. Submit your application via your relevant financial professional before 4pm on any working day in Dubai, Sharjah and Abu Dhabi (excluding Al Ain).
2. A nurse will contact you to arrange a medical appointment within 48 hours.
3. Appointments are guaranteed within seven days of the submission.
4. If an appointment isn't made by telephone within the first 48 hours, an email will be sent within three days.
5. Results are returned to Zurich within 24 hours of the appointment.
6. The medical results will be assessed within 48 hours of receipt of satisfactory medical examination results.

## About the service

1. **Setting an appointment:** you will receive a call from Capita Medical Services (CMS) within 48 hours to arrange the appointment for your screening. You may choose to have the screening completed at home or at work, the nurse will advise you of any requirements for your exam and you will receive a reminder by email or SMS a few days before your appointment.
2. **The screening:** a screening will consist of some questions about your lifestyle, medical history and that of your close family. The nurse will record your height, weight, blood pressure, pulse, hip-to-waist ratio and lung function and a urine sample will also be collected. Undressing is not required and the appointment usually lasts 20-30 minutes.

It may be necessary to have other blood and/or urine tests in order to underwrite your application due to the responses you have given on your medical history, age and the amount and type of cover requested. All tests will be undertaken by the nurse.

3. **The results:** all the information obtained during the screening is strictly confidential and used for insurance purposes only. The screening form will usually be completed using digital pen technology and sent to us in a secure, encrypted format. You will be asked to read through the form and sign it to confirm it is complete and correct before it is sent.

Some tests may require analysis by a laboratory who will then send the results to us. The insurance application can only proceed once all the results have been obtained, assessed and are satisfactory.

4. **Offers expertise:** Zurich has partnered exclusively with Capita Plc, Zurich's operational business provider and a market leader for these screening services in the United Kingdom. CMS are part of Capita Plc, based in the region, and all their nurses are licensed by DHA and hold a medical degree in nursing.
5. **It's simple:** The process is very straightforward and does not require you to travel, complete extensive paperwork or worry about sending us your medical test results.



## What we expect from you

- Please fast for nine hours prior to your screening if you are having a blood test.
- You must have an identity document which bears your photograph with you at the time of the examination, as the nurse will need to see this before conducting the examination.
- If you choose to have an examination at your place of work, please ensure this is done in a suitably private area where you are able to speak to the nurse in confidence and undergo the blood and/or urine collection.
- You must be at the address given at the agreed appointment time.
- If you are unable to make the appointment, please inform CMS as soon as you are aware so a different appointment can be made.
- The information you provide on the medical history will be used as part of our assessment of your application so please answer all the questions truthfully and accurately. If you fail to inform us of a relevant fact, it could invalidate a future claim on the policy. Please check the answers you provide for accuracy before signing the declaration.
- Please treat the nurses with courtesy and respect. All our nurses hold medical nursing degrees and are licensed by the relevant health authority to perform their duties. They are unable to answer questions about your insurance contract as they have neither been trained, nor have access to this information.

## What you can expect from us

- You receive an efficient and high quality service.
- You are treated with respect and courtesy at all times.
- Your questions or concerns about the medical examination process will be answered.
- You have the right to refuse any test or examination at any time during the process. However, this will mean we will not be able to proceed with your application for insurance.
- Your information will be treated with the strictest level of confidentiality at all times.
- You will be contacted within 48 hours of receipt of your application.
- You will be offered at least one appointment time within the following seven days, although we will be flexible.
- Your information will be assessed within 48 hours of receipt by our fully trained team of underwriters based in the UAE.

### Contact details

If you have any queries regarding your screening or are unable to keep to your appointment, please call Capita Medical Services on **+971 4 363 4567**.

If you do not hear from a nurse within seven days of receiving an appointment from CMS, please call Capita Medical Services on **+971 4 363 4567** or email [mobilemedical@zurich.com](mailto:mobilemedical@zurich.com)



### **Important information**

Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles.

Telephone +44 1624 662266 Telefax +44 1624 662038 [www.zurichinternational.com](http://www.zurichinternational.com)