

MEDICAL FORMALITIES

FOR INSURING YOUR MORTGAGE



CARDIF LUX VIE
BNP PARIBAS GROUP

The insurer
for a changing
world



For your real estate project, the payment protection insurance covers you against personal accidents: disability or death. If applicable, and depending on the cover taken out, the insurance may repay all or part of your loan.

1. WHY ARE THE MEDICAL FORMALITIES REQUIRED?

The medical information is essential for assessing the medical risk that will determine the amount of your insurance premium.

2. WHAT ARE THE VARIOUS MEDICAL FORMALITIES?

The medical formalities to be completed vary depending on your situation when you take out your mortgage (see point 4).

	Health questionnaire without medical examination	<ul style="list-style-type: none"> - Questionnaire relating to your health (surgical procedures, treatments, etc.) - This document is to be completed by the person or people to be insured
	Medical examination	<ul style="list-style-type: none"> - Questionnaire to be completed by your doctor
	Laboratory examination	<p>Medical examinations to be carried out:</p> <ul style="list-style-type: none"> - Blood test and urine analysis to be carried out with the laboratory of your choice
	Cardiological examination at rest and during physical exertion	<ul style="list-style-type: none"> - To be carried out with a cardiologist
	Financial information	<ul style="list-style-type: none"> - When the amount insured is > EUR 750,000, you will also need to complete a financial questionnaire



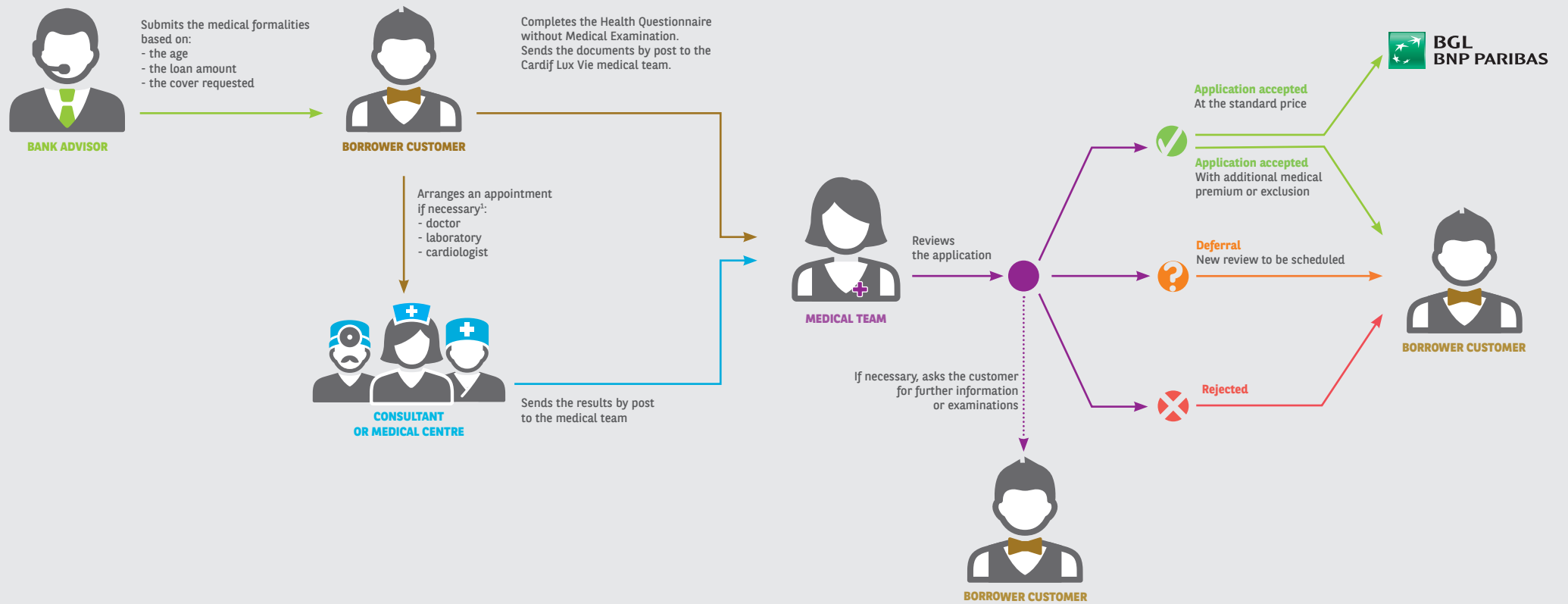
Further examinations may be requested subsequently depending on the elements provided to us by you or your doctor.

3. HOW DOES THIS WORK IN PRACTICE?

To ensure your application can be set up quickly, we recommend rapidly completing the steps from the circuit described below.

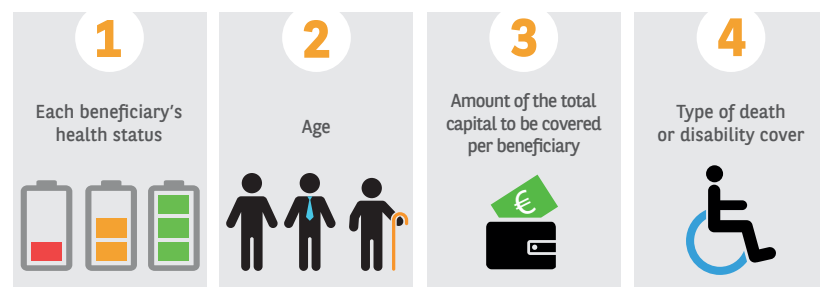


If you intentionally omit any elements or make any inaccurate disclosures that could impact the risk assessment, the insurance policy will be null and void and compensation will be refused.



4. WHAT MEDICAL FORMALITIES CORRESPOND TO MY SITUATION?

The medical formalities linked to payment protection insurance vary depending on 4 criteria:



The medical formalities listed below are determined based on the combination of these criteria.

STANDARD MEDICAL FORMALITIES

B	Health questionnaire without medical examination
C	Medical examination (including urine test strip)
D	Laboratory examinations (blood and urine)
E	ECG at rest and during physical exertion, with report
F	Financial information (proof of income and financial questionnaires)

RELATING TO DEATH COVER¹

Death	< 50 years old	50 - 65 years old	> 65 years old
0 - 200.000 EUR	B	B	B C E
200.001 - 350.000 EUR	B	B C	B C D E
350.001 - 750.000 EUR	B C D	B C D E	B C D E
> 750.000 EUR	B C D E F	B C D E F	B C D E F

¹ - Medical formalities for payment protection insurance applicable from 1 January 2015. The Company reserves the right to alter them.

RELATING TO DISABILITY COVER (ANNUITY)¹

The disability annuity is intended to provide compensation for a person being unable to work.

Disability	< 46 years old	46 - 65 years old
0 - 15.000 EUR	B	B
15.001 - 25.000 EUR	B	B C
25.001 - 50.000 EUR	B C D	B C D E
50.001 - 75.000 EUR	B C D F	B C D E F
> 75.000 EUR	B C D E F	B C D E F

5. HOW MUCH DO THE MEDICAL FORMALITIES COST?

There is no cost for you.

Cardif Lux Vie covers all medical examination costs.

HOW WILL I BE REIMBURSED?

- Ask the doctor or laboratory to send the invoices for their fees directly to us.

OR

- Pay the invoice and send it to us, along with your bank details, by post or email to Cardif Lux Vie.



If you do not take out cover following a favourable examination, you will be required to cover the costs.

¹ - Medical formalities for payment protection insurance applicable from 1 January 2015. The Company reserves the right to alter them.

6. HOW SHOULD I CORRECTLY COMPLETE THE HEALTH QUESTIONNAIRE WITHOUT MEDICAL EXAMINATION?



How can I complete the questionnaire in the best possible way and save time?



This is simple. You must answer ALL the questions. Even if your answer is negative.



Should I mention any surgery that I had more than 10 years ago?



Yes. Even benign cases. Any omission may result in the policy being null and void.



What should I answer if I do not have a doctor?



If you do not have a doctor, indicate "No regular doctor".



What should I do if I do not know my treatment dates for the pathologies listed?



If you cannot remember details of the start and end dates for your treatments, you must as a minimum indicate the year when you were diagnosed and the year when your treatment was completed. If you still have the condition, indicate "currently".



Does the questionnaire without medical examination need to be completed by a doctor?



No. This is a questionnaire without a medical examination to be completed by the policyholder.

7. HOW CAN I ENSURE A QUICK ANALYSIS FOR MY APPLICATION?

- By returning the completed and signed health questionnaire without medical examination to us as quickly as possible
- By ensuring that you have answered all the questions on the questionnaire
- By quickly arranging your appointment with your doctor or the laboratory to carry out the medical examinations required



If you do not understand any of the questions, do not hesitate to contact our medical team: medical@cardifluxvie.lu

8. HOW ARE MY MEDICAL DATA PROCESSED?

We only process your medical data after we have received your consent for data protection, which you will be asked to provide with your application.

Our medical team is subject to medical secrecy.

If you have any questions about your application's progress, you can contact us by post, email or over the phone.



The exchanges concerning your application's medical elements will always be sent by post directly between you and our medical team.

9. WHAT WILL BE OUR NEXT STEPS WITH YOUR APPLICATION?

When all the medical documents have been provided to us, we are committed to analysing your application as quickly as possible.

THERE ARE FOUR POSSIBLE SCENARIOS:

- ✓ Your application is accepted at the standard price
- ✓ Your application is accepted with an additional medical premium¹ and/or exclusion²
 - 1 - Additional premium = increase in the price of insurance to cover the full risk.
 - 2 - Exclusion = compensation excluding certain risks. Example: when you take out your insurance policy, you already have a problem with your knee. The insurance will cover you with the exception of any disability resulting from the state of your knee.
- ⊕ Your application is deferred³
 - 3 - Deferral = your application's analysis is put back and will be reviewed again based on additional medical elements submitted (e.g. surgical procedure).
- ✗ Your application is rejected⁴
 - 4 - Rejected: we will not be able to insure your loan.



In any event, you will be kept informed of the conditions for the approval of your payment protection insurance application.

This document is not contractually binding.

**TO SUPPORT YOU THROUGHOUT THIS PROCESS, OUR MEDICAL TEAM
IS ON HAND TO PROVIDE FURTHER INFORMATION:**

from Monday to Friday, 9am to 4:30pm

Tel: (+352) 26 214 5656

Fax: (+352) 26 214 9377

Email: medical@cardifluxvie.lu

