



Customer Guidance

Health Declaration

When you take out an insurance policy at LÍV, the "General Insurance Terms," "Insurance Terms for Certain Dangerous Diseases," and "Insurance Terms for Cooperative Insurance" are always applicable. Additionally, the provisions of the Insurance Contract Law and Faroese legislation will be used.

Why do I need to provide health information?

If you want to insure yourself and your family at LÍV, you must answer questions about your health. The reason is that LÍV needs to assess the insurance risk. If your health is not good, the risk of becoming disabled or dying is higher, which could affect your insurance.

It is very important that you answer the questions carefully, or in the worst case, you may risk being left without compensation if an accident occurs.

What information do I need to provide?

When you wish to take out or modify an insurance policy at LÍV, you must initially fill out a health declaration. Once LÍV has assessed your responses, we may sometimes require additional answers from you, in which case we will provide you with a form to complete.

When filling out the health declaration and other forms, it is extremely important that you:

- Answer all questions honestly and without withholding any information
- Provide information about current and past illnesses
- Provide details about any ongoing or temporary use of medication
- Provide information about any medical examinations or treatments from doctors, physiotherapists, psychologists, etc.

However, you do not need to disclose genetic tests, i.e., tests that describe your genes (family history) or potential future risks for diseases.

Can I safely provide LÍV with my information?

When you provide LÍV with information, you should be particularly careful about sharing details regarding back problems, mental health issues, and substance abuse. Some people tend to underestimate back problems or hide information about medication use, alcohol, or other substances. Others may find it difficult to disclose mental health challenges or sexually transmitted diseases.

At LÍV, only the employees who need to process your case will see your health information, and all employees are bound by legal confidentiality requirements. If you wish, you can send the information in a sealed envelope marked "Tryggingarlæknin."

I am not sure if I have included everything. What should I do?

It is common to be unsure if a specific piece of information should be provided or if you have covered everything. Therefore, you should mention all relevant circumstances that come to mind, even if you don't think they are important for your insurance.

If you are unsure, you can contact your doctor, who often has the information in your medical record (journal). LÍV does not cover any possible charges from the doctor. However, it is not guaranteed that the doctor will have the necessary information. You alone are responsible for ensuring that the form is completed accurately and in full.

If you later remember something you forgot to disclose, you should contact LÍV as soon as possible.



What happens to my health information?

Once you have answered the forms, they must be sent to LÍV. If there is no doubt, we will proceed with your insurance application.

If we determine that additional information about your health is needed, our medical assessors may ask for more information from you or your doctor, including requesting a copy of your medical record (journal). Occasionally, we may also request information from a specialist or another treating physician or ask for further tests. However, LÍV can only request information from sources other than you if you give your consent for this. The consent is valid for one year.

Once LÍV has made a decision about whether we can offer you insurance or not, you will be notified. The decision will be based on medical and actuarial grounds to ensure an objective and unbiased evaluation of the information you provided.

You can read more about how LÍV handles personal information in our data protection notice, which is available on our website.

What if a claim occurs?

If a claim occurs and the insurance needs to be paid out, LÍV will obtain information about the insurance incident. In this context, with your consent or that of your relatives, LÍV may request information from your doctor, hospital, or other relevant sources. The information will then be compared with the details you provided when the insurance was taken out. This is to ensure that compensation is only given to those who are entitled to it.

If the information you provided was correct, the compensation will be paid out without unnecessary delay. However, if you have provided incorrect information, the compensation may be reduced or, in the worst case, denied. This situation would occur if LÍV would not have taken out the insurance at all had we known the correct information from the start.

In particularly serious cases, it is a criminal offense to provide incorrect or incomplete information.

If the indirect answers did not affect LÍV's decision to offer you insurance, they will have no consequences for any potential insurance payout.