

What is the difference between the initial screening and the reassessment?

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Process wise, the reassessment screening will be accessible from a generic screening link in the reminder communication that we will send to clients, as well as being available on the website. It will be a web-based solution, which means clients won't have to download the screening app again, and signing in will be seamless and easier than before with no need to remember passwords for identity verification for more than 90% of clients who have already screened previously and who will be automatically recognised through the camera against our verified client database. The client also won't have to answer underwriting medical questions as part of the reassessment screening.

The fitness questions are replaced by an activity based physical fitness assessment, typically a step test, which will require a few minutes of physical exertion, but all possible in the comfort of your own home. Clients have the option not to complete the physical fitness test during a reassessment but will forfeit the associated fitness discounts, subject to the protection offered by the LifeReturns® Reassessment Protector.