



Application for health insurance

New client

Existing client of Foyer S.A., if yes, please indicate the client reference

Individual

Group, group contract partner

Foyer Santé S.A.

12, rue Léon Laval - L-3372 Leudelange

Adresse postale: L-2986 Luxembourg - Tél.: +352 437 43 4245 - e-mail: sales@foyerglobalhealth.com - www.foyerglobalhealth.com

R.C.S. Luxembourg B 72153 - TVA LU 181 857 30

Application for health insurance

Please note: We will not be able to process your application if any columns are left incomplete. For uncertainty, please refer to General Conditions of Insurance.

I hereby apply for a health insurance contract for the persons to be insured as listed below.

1. Policyholders personal details

I act as the policyholder only
 I act as both policyholder and insured person

Desired start date of insurance coverage (dd/mm/yyyy) 01/ /		
Title	First Name	Title First Name Surname
Gender M F	Date of Birth (dd/mm/yyyy)	Occupation
Correspondence Address	Address	
Contact details	Business Phone	Private phone
	Mobile number (+ country code / area code)	
	E-mail address	
Nationality		
Country of origin	Locality	
Country of expatriation	Locality	

Contractual language (all correspondence / documents will be provided in this language)

German English French

2. Persons to be insured

Person 2

Start date of insurance coverage (dd/mm/yyyy) 01/ /		
Title	First Name	Title First Name Surname
Gender M F	Date of Birth (dd/mm/yyyy)	Occupation
Correspondence Address same as person1	Town / city	Postal / zip / area code
	Country	additional address details
Données de contact same as person1	Business Phone	Private phone
	Mobile number (+ country code / area code)	
	E-mail address	
Nationality		
Country of origin	Locality	
Country of expatriation	Locality	

Person 3

Start date of insurance coverage (dd/mm/yyyy) 01/ /		
Title	First Name	Title First Name Surname
Gender M F	Date of Birth (dd/mm/yyyy)	Occupation
Correspondence Address same as person1	Town / city	Postal / zip / area code
	Country	additional address details
Données de contact same as person1	Business Phone	Private phone
	Mobile number (+ country code / area code)	
	E-mail address	
Nationality		
Country of origin		Locality
Country of expatriation		Locality

Person 4

Start date of insurance coverage (dd/mm/yyyy) 01/ /		
Title	First Name	Title First Name Surname
Gender M F	Date of Birth (dd/mm/yyyy)	Occupation
Correspondence Address same as person1	Town / city	Postal / zip / area code
	Country	additional address details
Données de contact same as person1	Business Phone	Private phone
	Mobile number (+ country code / area code)	
	E-mail address	
Nationality		
Country of origin		Locality
Country of expatriation		Locality

3. Plan level and geographical area

Person	Plan level						additional Assistance*	Region	Premium (monthly)			
	Essentiel			Special						Exclusive		
1	Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			no yes	worldwide	
											worldwide excl. USA	
2	Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			no yes	worldwide	
											worldwide excl. USA	
3	Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			no yes	worldwide	
											worldwide excl. USA	
4	Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			Deductible: None 250 € 500 € 1 000 €			no yes	worldwide	
											worldwide excl. USA	
Total amount ** for all insured persons:												

* the monthly premium for the additional assistance package amounts to 5 Euros. Please add to your monthly premium if applicable.

** I am informed that depending on the country of expatriation taxes and fees might be added to the premium.

4. Data concerning the state of health

Moratorium (coverage only available if you and all the persons to be insured are at the age of 55 or under at the date of application)

I am not required to fill in the health questions below and understand that pre-existing medical conditions and related conditions are not covered for a qualifying period of at least 24 months.

	Person 1	Person 2	Person 3	Person 4
4.1. Height in cm				
4.2. Weight in kg				
4.3. Do you currently have any afflictions, diseases or health troubles?	no yes	no yes	no yes	no yes
4.4. Do you regularly take any medication? If yes, which one(s)?	no yes	no yes	no yes	no yes
4.5. Do you have a disability, a total or temporary invalidity to work? If yes, at what degree?	no yes	no yes	no yes	no yes
4.6. Do you have any handicaps, any malformation or any prosthesis?	no yes	no yes	no yes	no yes
4.7. Have you stayed in a hospital, a sanatorium or another medical institution in the last 5 years?	no yes	no yes	no yes	no yes
4.8. Have you had any afflictions, diseases or troubles following an accident over the last 3 years? (Even if they haven't been treated).	no yes	no yes	no yes	no yes
4.9. Have you followed any treatments over the last 3 years? (Also psychotherapy) or exams of any kind? Have there been any consequences?	no yes	no yes	no yes	no yes
4.10. Are there any necessary, planned or advised treatments or operations? (including dental treatments, dental prosthesis or orthodontic treatments)	no yes	no yes	no yes	no yes
4.11. Are you currently pregnant? If yes, what is the estimated due date?	no yes	no yes	no yes	no yes
4.12. Have you been diagnosed with an HIV infection, for ex. following an AIDS test?	no yes	no yes	no yes	no yes
4.13. Are you using any vision aids? (Glasses or contact lenses)? • Dioptre on the right: • Dioptre on the left:	no yes	no yes	no yes	no yes
4.14. Are you missing any teeth, – with the exception of wisdom teeth - that have not been replaced? Number of missing teeth?	no yes	no yes	no yes	no yes

Please give further details concerning the questions that you answered with "yes". In that case please answer the following questions: What was the diagnosis? What was the date of the treatment? Who is treating you/ treated you? (Information concerning the doctor / Heilpraktiker (healer) / name of the hospital etc. including the address). What medication is/ was necessary?

In case the space for the answers is not sufficient please use a separate sheet as an annex to the application for health insurance.

Annexed sheet?

no yes

Person	Concerning question n°	Type of disease, troubles, afflictions (please indicate the exact diagnosis), possibly denomination of prescribed medication	Duration of the treatment From ... until ...	Treating doctor, hospital (name and address)	Are any other treatments planned?
					no yes
					no yes
					no yes
					no yes
					no yes
					no yes

5. Did or does a statutory or private health insurance exist with another insurer? Or have you applied for another one?

	Person 1		Person 2		Person 3		Person 4	
	no	yes	no	yes	no	yes	no	yes
If yes								
Name and address of the company								
Duration from ... until ...								

6. Payment of premiums

a) Payment frequency
 monthly (only possible for direct debit and credit card) semi-annually annually

b) Payment method
 Bank Transfer (Only possible for bi-annual (2% discount) or annual (3% discount) payments)

Credit Card
 Together with your welcome package you will receive a link to a secure webpage where you will be prompted to enter credit card details in order to activate insurance coverage. Please note that the following loadings are added to the premium when paid with credit card depending on the frequency of payment: 0% for yearly payment, 2% for half-yearly payment and 4% for monthly payment.

Direct debit SEPA (applies only for Euro premiums within the Eurozone*). Please complete the SEPA Direct Debit Mandate (page 7) and return with the application form. A 2% discount applies to bi-annual payments and a 3% discount applies to annual payments.
 *Eurozone includes: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Italy, Latvia, Luxembourg, Malta, Netherlands, Portugal, Republic of Ireland, Slovakia, Slovenia, Spain.

7. Bank account for reimbursements

One account must be specified for reimbursements by the policyholder if available.

Account holder	Name of bank
Account No.	Branch No. (BLZ)
Postal / zip / area code / Town / city	Country
Swift (BIC)	IBAN
Currency	

8. Special conventions: (subject to written approval of FOYER SANTE)

9. Broker

This contract has been concluded in cooperation with Broker name
Broker number

10. Basis of the contract and declaration of the policyholder and the persons to be insured.

This application for insurance commits neither the policyholder nor Foyer Santé to conclude the contract. Within 30 days of reception of the application Foyer Santé is obliged under penalty of paying damages to notify the policyholder either an insurance offer, the subordination of the insurance on a medical control or the refusal to insure. The application for insurance including the health questionnaire and other medical information provided top Foyer Santé serve as a basis of the insurance contract and will be part thereof.
The policyholder and the persons to be insured are held to reply in all sincerity, scrupulously and exhaustively to all questions in this application. All changes in the state of health that could occur between the signature of the present application and the conclusion of the insurance contract as well as any treatments, consultations and exams (including those that were intended or recommended) and any modification of the professional activity are immediately to be declared in writing to Foyer Santé.
The persons to be insured respectively the legal representatives of minors authorize Foyer Santé to obtain further information at any time regarding diseases, troubles following an accident, previous and existing afflictions that could occur until the expiration of the contract. With that objective Foyer Santé has the right to question doctors, dentists and the members of other health professions as well as all medical establishments. For this purpose the persons to be insured expressly release them of their professional secrecy – also beyond their death.
The data communicated to Foyer Santé is subject to computer processing for the purpose of customer service, acceptance of the risks, management of contracts and claims. Every person has the right to access and to rectify data concerning him/her (Law of 02 August 2002 on the use of nominative data in computer processing).
Counting from the moment on when the policyholder is informed of the conclusion of the contract he/she disposes of a delay of 30 days to renounce the effects of the contract by registered mail.
Concerning the insured persons, other than the policyholder, in case where the latter would ask to benefit from a household view for "Espace Client Foyer" they consent to the inclusion of the data concerning them and relative to the conclusion and execution of the aforementioned contract by signing the present application.

11. Signature(s)

Location and date

Signature of the policyholder (name and first name)

Signature of person 1 to be insured, if not the policyholder (name and first name), his legal representative (if applicable)

Signature of person 3 to be insured, if not the policyholder (name and first name), his legal representative (if applicable)

Signature of person 2 to be insured, if not the policyholder (name and first name), his legal representative (if applicable)

Signature of person 4 to be insured, if not the policyholder (name and first name), his legal representative (if applicable)



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NOTICE TO CLIENT AND ACKNOWLEDGEMENT

Advice to Clients of the Unauthorized Status of an Insurer in Hong Kong
(As per HK Insurance Regulations)

NOTICE TO INDIVIDUAL CLIENT

Your insurance contract has been arranged or effected wholly or partly with an insurer authorized in other jurisdiction but not authorized by the Insurance Authority to conduct insurance business in Hong Kong (“insurer not authorized in Hong Kong”). Such insurers are not subject to the provisions of the Insurance Companies Ordinance (CAP. 41), which establishes a system of prudential supervision of authorized insurers in Hong Kong.

It is a matter for your consideration whether you should obtain further information from the insurance broker involved on matters such as: -

- a) Name and address of the insurer not authorized in Hong Kong;
 - b) Country of incorporation of the insurer not authorized in Hong Kong and whether that country has a compatible system for supervision of insurers;
 - c) Financial standing of the insurer not authorized in Hong Kong;
 - d) Which country’s law will determine disputes under the contract
- (*Delete if not applicable)

NOTICE TO CORPORATE CLIENT

The underwriting security of this insurance includes participation by an insurer authorized in other jurisdiction but not authorized by the Insurance Authority to conduct insurance business in Hong Kong. (“ Insurer not authorized in Hong Kong”). You are reminded that such insurers are not subject to the provisions of the Insurance Companies Ordinance (Cap. 41), which establishes a system of prudential supervision of authorized insurers in Hong Kong.

It is a matter for your consideration whether you should obtain additional information from the insurance brokers on matters such as: -

- a) Name and address of the insurer not authorized in Hong Kong;
- b) Country of Incorporation of the insurer not authorized in Hong Kong;
- c) Financial standing of the insurer not authorized in Hong Kong;
- d) Which country’s laws will determine disputes under the contract

ACKNOWLEDGEMENT

I/We, _____ of _____ have read the above notice and I acknowledge that the insurance contract has been/arranged or effected wholly or partly with an insurer authorized in other jurisdiction but not authorized under the Insurance Companies Ordinance (Cap.41) to conduct insurance business in or form Hong Kong.

Date: _____

(Signature of client)