

Application Form (Medical History Disregarded)

Underwritten by certain Underwriters at Lloyd's

Filling out this form



- Use this form to apply for one of our Prima healthcare plans.
- You must take care in answering all the following questions which are relevant to us in providing this insurance and setting the terms and premium. Please contact us if you do not understand the question or the nature of the information required or please seek guidance from your broker. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or other remedies. Remember to sign the Declaration on page 5.
- Please write clearly using capital letters.
- If you have any questions, call us on +44 (0) 1903 817970 (UK), +852 3478 3751 (Hong Kong), +34 952 93 16 09 (Spain) or +350 2000 77731 (Gibraltar)
- If you would like a copy of this application form, please let us know within 3 months.

What's next?

- Send your completed form back to us using **one** of these options:
 - **Email:** flyingcolours@alchealth.com
 - **Fax:** + 44 (0) 1903 879719
 - **Post:** ALC Health, Chanctonfold Barn, Chanctonfold, Horsham Road, Steyning, West Sussex BN44 3AA United Kingdom
- We will write to you with your terms and requesting payment within 5 working days.
- Then, once we've received your payment, we'll send your policy documentation.

1 Choosing your level of cover

Please select **one plan** below to cover everyone on this application, then tick the boxes to choose your level of cover. For more information on our plans, visit www.alchealth.com/flyingcolours

 Prima Classic <input type="checkbox"/>	 Prima Premier <input type="checkbox"/>	 Prima Platinum <input type="checkbox"/>
<input checked="" type="checkbox"/> In-patient, day-patient and out-patient treatment	<input checked="" type="checkbox"/> In-patient and day-patient treatment <input type="checkbox"/> Out-patient treatment	<input checked="" type="checkbox"/> In-patient, day-patient and out-patient treatment
Routine pregnancy and childbirth limit: <input type="checkbox"/> £3,000 : €3,600 : US\$4,500 <input type="checkbox"/> £5,000 : €6,000 : US\$7,500	Routine pregnancy and childbirth limit: <input type="checkbox"/> £3,000 : €3,600 : US\$4,500 <input type="checkbox"/> £5,000 : €6,000 : US\$7,500 <input type="checkbox"/> £7,500 : €9,000 : US\$11,250 <input type="checkbox"/> £10,000 : €12,000 : US\$15,000	Routine pregnancy and childbirth limit: <input type="checkbox"/> £3,000 : €3,600 : US\$4,500 <input type="checkbox"/> £5,000 : €6,000 : US\$7,500 <input type="checkbox"/> £7,500 : €9,000 : US\$11,250 <input type="checkbox"/> £10,000 : €12,000 : US\$15,000 <input type="checkbox"/> £20,000 : €24,000 : US\$30,000
<input type="checkbox"/> Dental treatment	<input type="checkbox"/> Dental treatment	<input type="checkbox"/> Dental treatment
<input type="checkbox"/> Evacuation or Repatriation	<input type="checkbox"/> Evacuation or Repatriation	<input type="checkbox"/> Evacuation or Repatriation
Area of cover: <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide excluding USA and any USA territories <input type="checkbox"/> Area 3 – Worldwide	Area of cover: <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide excluding USA and any USA territories <input type="checkbox"/> Area 3 – Worldwide	Area of cover: <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide excluding USA and any USA territories <input type="checkbox"/> Area 3 – Worldwide
In which currency would you like to pay your premium? Your policy benefits will also be in this currency. <input type="checkbox"/> GB£ <input type="checkbox"/> Euro€ <input type="checkbox"/> US\$		
How much excess would you like to pay? Excess is per person per policy year and does not apply to Routine Pregnancy & Childbirth, Dental Treatment, Evacuation or Repatriation options or Well-being, Optical and Vaccination benefits. To reduce your premium, choose a higher policy excess. <input type="checkbox"/> Nil <input type="checkbox"/> £50 : €60 : US\$75 <input type="checkbox"/> £150 : €180 : US\$225 <input type="checkbox"/> £300 : €360 : US\$450 <input type="checkbox"/> £500 : €600 : US\$750 <input type="checkbox"/> £1,000 : €1,200 : US\$1,500 <input type="checkbox"/> £2,500 : €3,000 : US\$3,750 <input type="checkbox"/> £5,000 : €6,000 : US\$7,500 <input type="checkbox"/> £7,500 : €9,000 : US\$11,250		
How would you like to pay your premium? We will send details following acceptance of your application. <input type="checkbox"/> Annually <input type="checkbox"/> Credit / Debit Card <i>or</i> <input type="checkbox"/> Bank Transfer <input type="checkbox"/> Quarterly <input type="checkbox"/> Credit / Debit Card <i>or</i> <input type="checkbox"/> Bank Transfer <input type="checkbox"/> Monthly <input type="checkbox"/> Credit / Debit Card <i>or</i> <input type="checkbox"/> Bank Transfer		

Semi-private room (Applicable to residents of Hong Kong only)

- Tick this box if you wish to receive treatment in a semi-private room. The In-patient and Out-patient premium will be approximately 12% lower if you choose this option. Please note, this discount will not apply if you choose Area 3 - Worldwide as your area of cover.

2 Your details

Policyholder details

Title

Mr Mrs Miss Ms Other:

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Gender

Height (cm/ft)

Weight (kg/lbs)

Occupation Pilot Cabin Crew

I have attached a copy of my pilots or cabin crew license

Other

Nationality

Email address

Home address

(Country of Residence - address where you currently live)

Postcode: Country:

Correspondence address (if different)

Postcode: Country:

Phone numbers

Home:

Work:

Mobile:

Fax:

Declaration of Policy Location

You are required to declare your policy location for the purposes of this policy. Your choice will determine whether we can insure you and any taxes that apply.

This forms part of the information you provide to the Insurer as part of your application.

Unless we request it, you will not need to provide any further information.

I declare that my policy location is:

I confirm that my declaration of 'Policy Location' applies to all other individuals under this policy.

Please tick that **at least one** of the following applies to the country that you have declared as your policy location for the purpose of this policy.

I am a citizen or permanent resident of this country

I currently live in this country

I have continuing family ties to this country

I intend to return to this country at the end of any overseas assignment

Policy Location address

(if different from home or correspondence address)

Postcode: Country:

Medical Practitioner's Details

Please provide details of your current medical practitioner or the one who is most familiar with your medical history.

Name

Policyholder or Family Member's Name

Email address

Tel

Fax

Date of last attendance (MM-YYYY)

Address

Postcode: Country:

Reason for attendance

Family members to be added to this policy

Please give details of all dependants to be covered by this policy. This includes your spouse/partner and any children under the age of 25 years of age who are permanently living with you or in full time education. Additional family members must be added at the same time as the policyholder otherwise moratorium underwriting will be offered. Please see page 4 for definition of Moratorium Underwriting.

If more than four family members are to be covered, please photocopy this page before you start filling in this section, and number each sheet using the boxes on the right to help us keep track.

Copy number of

1st family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Height (cm/ft) Weight (kg/lbs)

Relationship to policyholder

Industry

Occupation

Nationality

Country of residence

2nd family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Height (cm/ft) Weight (kg/lbs)

Relationship to policyholder

Industry

Occupation

Nationality

Country of residence

3rd family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Height (cm/ft) Weight (kg/lbs)

Relationship to policyholder

Industry

Occupation

Nationality

Country of residence

4th family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Height (cm/ft) Weight (kg/lbs)

Relationship to policyholder

Industry

Occupation

Nationality

Country of residence

Dependants

Dependants can only be added at a later date if any of the following life events have occurred:

- Baby being born (added within 30 days of birth for Medical History Disregarded underwriting otherwise Moratorium underwriting will apply).
- A new adult spouse/partner living with the policyholder. Stepchild of the new spouse/adult partner, legally adopted or foster child.

An Addition of Dependants form will need to be completed to determine which underwriting will be applied.

Medical history

Please answer the following questions and make sure you have permission to advise us of the medical details for all dependants over the age of 16 you wish to include in the Application.

Copy number of

Policyholder

1st family member

2nd family member

3rd family member

4th family member

To the best of your knowledge, in the past 5 years has any member on this scheme been diagnosed with, or received any form of treatment/consultation for a heart condition, cancer or been signed off work for any medical reason for a period of more than two weeks?

Yes No

Yes No

Yes No

Yes No

Yes No

To the best of your knowledge, does any member of this policy have any medical condition that is likely to result in the need for an in-patient stay in hospital?

Yes No

Yes No

Yes No

Yes No

Yes No

By treatment we mean surgical or medical intervention including drugs (both organic and synthetic) prescribed by a medical practitioner/specialist, that are needed to diagnose, relieve or cure a disease, illness or injury. A specialist is any doctor, including psychiatrist who is not your usual practitioner.

Declaring illnesses

If you have answered yes to either of the questions above, you will be offered Moratorium Underwriting terms as set out below:

Moratorium Underwriting

Any medical condition or specified related condition for which you have received medical treatment, had signs or symptoms (whether investigated or not) or sought advice in the 5 years prior to your date of entry (pre-existing medical condition) will be excluded. However, after a continuous period of 2 years as an insured person, all pre-existing conditions will become eligible for benefit provided you have not:

- consulted a medical practitioner or specialist for medical treatment or advice; or
- suffered signs or symptoms; or
- taken medication (including drugs, medicines, special diets or injections) for that condition for a continuous period of two years after the date of entry.

If your pre-existing condition is one of those shown below, we will also exclude treatment for the specified related conditions shown:

If you have the following pre-existing condition:	We will not pay for treatment of the following specified related conditions:
have been diagnosed with diabetes	<ul style="list-style-type: none">• Diabetes • Ischaemic heart disease• Cataract • Diabetic retinopathy• Diabetic renal disease • Arterial disease• Stroke
are currently undergoing treatment for raised blood pressure (hypertension)	<ul style="list-style-type: none">• Raised blood pressure (hypertension)• Ischaemic heart disease • Stroke• Hypertensive renal failure
are under investigation, having treatment or undergoing monitoring as a result of a Prostate Specific Antigen (PSA) test	<ul style="list-style-type: none">• Any disorder of the prostate

3 General Data Protection Regulation (GDPR)

This is only a summary of ALC's privacy policy and your rights under GDPR. For a complete explanation of how we gather and use your personal information and your corresponding rights, please review our complete Privacy Policy, which is available at <https://www.alchealth.com/privacy.htm>

ALC collects many kinds of information in order to operate effectively and provide you the best products, services and experiences we can. Regardless of the source, we believe it is important to treat that information with care and to help you maintain your privacy.

When you provide data processing consent, we will process your personal information in order to provide the services you have purchased, including to administer claims, and to receive member communications, in accordance with our Privacy Policy. If you provide marketing consent, we will send you relevant information and future marketing materials regarding products or services in which you may have interest, and for all other purposes set forth in our Privacy Policy. You may withdraw your consent at any time.

By providing marketing consent, we may gather information about you from third parties to help us identify insurance products and services in which you may have interest, and share information with third parties, such as web analytics tools, in order to send you relevant information and future marketing materials, and for all other purposes set forth in our Privacy Policy. You may withdraw your consent at any time.

We may share your information with third parties who provide services on our behalf to help with our business activities. These companies are authorized to use your personal information only as necessary to provide these services to us. When we share information with these other companies to provide services for us, they are not allowed to use it for any other purpose and must keep it confidential. These services may include:

- Adjudicating and managing the claims process
- Payment processing to healthcare providers
- Providing customer service

In certain situations, ALC may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

4 Fair Processing Notice

This Privacy Notice describes how Catlin Underwriting Agencies Limited in respect of Syndicate 2003 (for the purpose of this notice "we", "us" or the "Insurer") collect and use the personal information of insureds, claimants and other parties (for the purpose of this notice "you") when we are providing our insurance and reinsurance services.

The information provided to the Insurer, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by the Insurer for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the Insurer for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: legalcompliance@axaxl.com

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the UK Information Commissioner's Office.

For more information about how we process your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>

NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530 Unit 8E Golden Sun Centre
Fax (852) 2530 2535 59-67 Bonham Strand West
crew@navigator-insurance.com Sheung Wan, Hong Kong
www.navigator-insurance.com

5 Language

The language of this insurance contract is English and all correspondence between us will be in English.

Please tick to confirm that you accept this statement.

If you do not wish the language to be English, please contact your broker or telephone us on +44 (0) 1903 817970 (UK), +852 3478 3751 (Hong Kong), +34 952 93 16 09 (Spain) or +350 2000 77731 (Gibraltar).

6 Documentation

Would you like to receive all policy documentation and future correspondence by email? We'll use the address from page 2.

Yes No

7 Top-up policy

Please tick if you have a local health insurance policy. You can use the eligible claims you make on your local health insurance policy to use up the excess on your ALC Health policy.

8 Your declaration

- I have received and read the full Definitions, Benefits, Exclusions and Conditions of this Policy including General Exclusion 1 relating to Pre-existing Conditions and General Condition 7 relating to Governing Law. I understand that the Application Form, Certificate of Insurance and the Policy Wording make up the contract between us and all form part of the policy. I am aware that cover shall be provided in accordance with the policy. General Exclusion 1 relating to Pre-existing Conditions is not applicable to medical underwriting transfers. Any personal exclusions will be stated on your Certificate of Insurance.
- I/we declare that the information disclosed in this proposal is, to the best of my/our knowledge and belief, both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and

Consent

Yes No

I agree to the processing of my personal information to provide the services I have purchased, including to administer claims, and to receive member communications, in accordance with ALC Health's Privacy Policy

Yes No

I agree to receive relevant information and other communications from ALC Health about insurance coverages and service options. I understand that I can withdraw my consent at any time

Policy start date

Date (DD-MM-YYYY)

Your policy cannot start until we receive and accept this form. If you'd like your cover to start at a future date, you must let us know if there are any changes to the information given in this form – you cannot apply for cover more than 30 days in advance of completion of this form.

assessment of this insurance, the terms on which it is accepted and the premium charged.

- I understand that if I am not satisfied with the content of this policy, I may cancel the insurance within 14 days of the completion of this contract as set out in the Policy Wording.
- If I have indicated that I wish to pay by credit/debit card, I authorise à la carte healthcare limited to debit my account up to 4 days in advance of the collection/renewal date with the appropriate premium, and all subsequent renewal premiums due as notified until I give written notice that I wish to terminate this Agreement. I understand that à la carte healthcare limited cannot be liable if my policy is lapsed should the credit/debit card be declined and I do not respond to requests for alternative methods of payment within 7 days.
- By signing this form the policyholder confirms that:
 - anyone included on the plan has agreed that the policyholder has their permission to act for them to set up this plan
 - the policyholder consents on behalf of those family members and themselves to ALC Health, its underwriters and its claims handlers using personal information in the ways described above.
- If you are arranging this insurance via a broker the policyholder understands, acknowledges and agrees that ALC Health will pay commission to the broker at inception and renewal.
- I have read the General Data Protection Regulation (GDPR) notice as contained in this Application Form and the Privacy Policy which is available at <https://www.alchealth.com/privacy.htm>
- If you don't take reasonable care and the information you give us is inaccurate or incomplete then we may take one or more of the following actions:
 - Cancel your plan;
 - Declare your membership void (treating your plan as if it had never existed);
 - Change the terms of your plan; or
 - Refuse to deal with all or part of any claim or reduce the amount of any claims payments.

We may ask you to provide further information and/or documentation to make sure that the information you gave us when taking out, making changes to or renewing your plan was accurate and complete.

We and you are entitled to choose the law that will govern this contract of insurance. We propose English law and this will apply unless otherwise agreed.

No cover is in force until this proposal is accepted by the insurer and the premium is paid. The insurer reserves the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided.

Confirmation

Policyholder signature

Signing this Application does not bind you to enter into this insurance.

Please PRINT name in full

Date signed (DD-MM-YYYY)

If you're completing a digital version of this form, please tick the box below to acknowledge the declaration.

I confirm, as the policyholder, I have read and understood this declaration

Broker name

Broker number

Catlin Underwriting Agencies Limited is the managing agent of Syndicate 2003.

Catlin Underwriting Agencies Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). (Firm Reference No 204848).

Registered Office: 20 Gracechurch Street, London EC3V 0BG. Registered in England. Registered number in England 1815126.

Global Response Ltd. Registered office: 254 Upper Shoreham Road, Shoreham-By-Sea, West Sussex BN43 6BF. Registered in England and Wales. Registered number 05830667.

ALC Health and alc health are trading styles of à la carte healthcare ltd. Registered in England no 4163178. Registered Office: Chanctonfold Barn Chanctonfold Horsham Road Steyning West Sussex BN44 3AA United Kingdom.

à la carte healthcare ltd is authorised and regulated by the Financial Conduct Authority (FCA No 311496).

ALC Health (Hong Kong) Ltd is a wholly owned subsidiary of à la carte healthcare limited. Registered in Hong Kong No 2399505 and by the Insurance Agents Registration Board (No. 17975427).

Registered Office: Vistra (Hong Kong) Limited, Room 1901, 19/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong.

à la carte healthcare ltd is part of the IMG Group of Companies.