

# Full Medical Underwriting application

Underwritten by Catlin Insurance Company (UK) Ltd



## Filling out this form

- Use this form to apply for one of our 4 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 4.
- Please write clearly using capital letters.
- If you have any questions, call us on +44 (0) 1903 817970 (UK), +34 952 93 16 09 (Spain) or +350 2000 77731 (Gibraltar).
- If you'd 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:** privateclient@alchealth.com
  - **Fax:** + 44 (0) 1903 879719
  - **Post:** ALC Health, Chanctonfold Barn, Chanctonfold, Horsham Road, Steyning, West Sussex BN44 3AA United Kingdom
- We'll 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](http://www.alchealth.com) or simply scan this code with your smartphone →



Prima Concept	Prima Classic	Prima Premier	Prima Platinum
<input checked="" type="checkbox"/> In-patient, day-patient and out-patient treatment	<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
	<b>Routine pregnancy and childbirth limit:</b> <input type="checkbox"/> £3,000 : €3,600 : US\$4,500 <input type="checkbox"/> £5,000 : €6,000 : US\$7,500	<b>Routine pregnancy and childbirth limit:</b> <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	<b>Routine pregnancy and childbirth limit:</b> <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	<input type="checkbox"/> Evacuation or Repatriation
<b>Area of cover:</b> <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide (excluding USA)	<b>Area of cover:</b> <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide (excluding USA) <input type="checkbox"/> Area 3 – Worldwide	<b>Area of cover:</b> <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide (excluding USA) <input type="checkbox"/> Area 3 – Worldwide	<b>Area of cover:</b> <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide (excluding USA) <input type="checkbox"/> Area 3 – Worldwide
<b>In which currency would you like to pay your premium?</b> Your policy benefits will also be in this currency. <input type="checkbox"/> GB£ <input type="checkbox"/> Euro€ <input type="checkbox"/> US\$			
<b>How much excess would you like to pay?</b> 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 amount, 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			
<b>How would you like to pay your premium?</b> We'll send details following acceptance of your application. <input type="checkbox"/> Annually <input type="checkbox"/> Credit/Debit Card <input type="checkbox"/> SEPA Direct Debit# <input type="checkbox"/> Bank Transfer <input type="checkbox"/> Cheque <input type="checkbox"/> Quarterly <input type="checkbox"/> Credit/Debit Card <input type="checkbox"/> SEPA Direct Debit# <input type="checkbox"/> Bank Transfer <input type="checkbox"/> Monthly <input type="checkbox"/> Credit/Debit Card <input type="checkbox"/> SEPA Direct Debit# <input type="checkbox"/> Bank Transfer			
# SEPA Direct Debit payments from EU/EEA bank accounts only			

## 2 Your details

### Policyholder details

Title

Mr  Mrs  Miss  Ms  Other:

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Gender

Occupation (please give full details)

Nationality

Country of residence

Email address

Is the Policyholder to be insured under this policy?  Yes  No

Home address

  
  

Postcode:

Country

Correspondence address (if different)

  
  

Postcode:

Country

Phone numbers

Home:

Work:

Mobile:

Fax:

### Additional family member details

Please give details of any additional family members 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.

If more than four additional 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

#### 1<sup>st</sup> family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

  

Nationality

Country of residence

#### 2<sup>nd</sup> family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

  

Nationality

Country of residence

#### 3<sup>rd</sup> family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

  

Nationality

Country of residence

#### 4<sup>th</sup> family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

  

Nationality

Country of residence

## Medical history

Copy number  of 

Policyholder	1 <sup>st</sup> family member	2 <sup>nd</sup> family member	3 <sup>rd</sup> family member	4 <sup>th</sup> family member
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Have you had cancer in the last 5 years?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Do you have any treatment, consultations, investigations, diagnostic tests or check-ups planned or pending for cancer?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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During the last 5 years, have you had any treatment in hospital or stayed in a nursing home, consulted a doctor, medical practitioner or specialist, or suffered from an illness which keeps returning?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Do you have any treatment, consultations, investigations, diagnostic tests or check-ups, planned or pending?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Have you had any medical condition, or health problem, whether or not a doctor has been consulted during the last 5 years?

For example, gynaecological or menstrual problems, complications of pregnancy, signs or symptoms of varicose veins, back trouble, joint disorders, joint replacements, foot problems (eg bunions), indigestion or bowel problems, abdominal pain, skin problems, allergies, anxiety, depression or other psychiatric problems, trouble with heart, limbs, ears, eyes, urination etc.

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Do you have any other information to disclose?

You must declare any condition you have had during your lifetime which may have an affect on your future health.

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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By treatment we mean surgical or medical intervention including drugs prescribed by a doctor, that are needed to diagnose, relieve or cure a disease, illness or injury. A specialist is any doctor, including psychiatrist who is not your medical practitioner.

## Declaring illnesses

If you've answered **yes** to any of the questions above, you must give full details here. Please continue on a separate sheet if necessary.

Full name

Brief description of illness

Period of illness (MM-YYYY)

Duration of illness (e.g. 2 weeks)

Your present state of health in respect of this illness

Full name

Brief description of illness

Period of illness (MM-YYYY)

Duration of illness (e.g. 2 weeks)

Your present state of health in respect of this illness

Full name

Brief description of illness

Period of illness (MM-YYYY)

Duration of illness (e.g. 2 weeks)

Your present state of health in respect of this illness

Full name

Brief description of illness

Period of illness (MM-YYYY)

Duration of illness (e.g. 2 weeks)

Your present state of health in respect of this illness

## 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.

### 3 Data Protection Act 1998

To set up and manage your plan, ALC Health, its underwriters Catlin Insurance Company (UK) Ltd and its appointed claims handlers Global Response, will hold and use information about you and anyone included under the plan. This information may have been supplied by you, family members covered under the plan, or healthcare providers. Please only provide healthcare providers with sensitive information (such as health information) about family members aged over 16, covered under the plan, if you have their consent to do so. If you give us this information we'll take this as confirmation that you have their consent.

Before you sign and return this form it is important that anyone over the age of 16 that you wish to include under your policy, understands the terms and conditions that apply to the plan.

ALC Health, its underwriters or its claims handlers may employ other organisations to undertake some of their work for them and to run and improve their computer systems. As well as communication with your healthcare providers, ALC Health's underwriters and/or its claims handlers will share information with each other and with ALC Health in order to manage your claims. ALC Health, its underwriters or its claims handlers may transfer information to countries outside the European Economic Area (EEA) where the laws protecting personal information are not as strong as in the EEA. They will always take steps to ensure that all organisations working for them provide an appropriate level of protection.

The policyholder is the legal owner of the plan. ALC Health and its underwriters will send most of their written communications about the plan and about any claims to the policyholder. If any person over 18 that you intend to cover under the plan does not wish them to do this, that person should apply for their own plan.

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.

ALC Health, its underwriters and/or its claims handlers may pass information directly to third parties or by using shared databases. These third parties will include other insurers and law enforcement agencies. This is to prevent or investigate crime, including fraudulent or other improper claims. In some circumstances ALC Health, its underwriters or its claims handlers must provide information about their suspicions of crime to law enforcement agencies and will let the relevant regulatory body know when it has good reason to question a healthcare provider's fitness to practice.

If any person would like details of the information that ALC Health holds about them they should contact ALC Health. If they would like details of the information that the underwriter holds about them they should write to the Data Protection Manager, Catlin Insurance Company (UK) Ltd, 20 Gracechurch Street, London EC3V 0BG. If they would like details of the information that the claims handlers hold about them, they should write to Global Response, PO Box 1114, Cardiff CF11 1UL, United Kingdom. ALC Health, its underwriters and/or its claims handlers may charge a fee for this service.

By signing and returning this form you agree that ALC Health, its underwriters, its claims handlers and any other organisations authorised by ALC Health may use the information you have provided to inform you by letter, telephone, email or mobile message of products, services and healthcare information unless you tick this box to show otherwise. You may change your mind at any time by contacting us.

#### 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 60 days in advance of completion of this form.

#### Documentation

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

Yes  No

Agency name

### 4 Your declaration

1. 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 full medical underwriting terms. Any personal exclusions will be stated on your Certificate of Insurance.
2. 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 assessment of this insurance, the terms on which it is accepted and the premium charged.
3. 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.
4. 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.
5. I have read the Data Protection Act 1998 notice as contained in this Application Form.
6. 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:
  - (i) Cancel your plan;
  - (ii) Declare your membership void (treating your plan as if it had never existed);
  - (iii) Change the terms of your plan; or
  - (iv) 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.

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

Agency number

Catlin Insurance Company (UK) Ltd. Registered office: 20 Gracechurch Street, London EC3V 0BG. Registered in England and Wales. Registered number in England 5328622.  
Catlin Insurance Company (UK) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

Global Response Ltd. Registered office: 254 Upper Shoreham Road, Shoreham-By-Sea, West Sussex BN43 6BF. Registered in England and Wales. Registered number 05830667.  
Global Response Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

ALC Health is a trading style of à la carte healthcare Ltd. Registered in England no 4163178. Registered office: Chanctonfold Barn, Chanctonfold, Horsham Road, Steyning, West Sussex BN44 3AA.  
à la carte healthcare limited is authorised and regulated by the Financial Conduct Authority (FCA).