

Full Medical Underwriting (Germany)

Underwritten by XL Catlin Insurance Company UK Limited



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 6.
- 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 or simply scan this code with your smartphone →



Prima Classic	Prima Premier	Prima Platinum
<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) <input type="checkbox"/> Area 3 – Worldwide	Area of cover: <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide (excluding USA) <input type="checkbox"/> Area 3 – Worldwide	Area of cover: <input type="checkbox"/> Area 1 – Europe <input type="checkbox"/> Area 2 – Worldwide (excluding USA) <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 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		
How would you like to pay your premium? 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

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

1st family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

Nationality

Country of residence

2nd family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

Nationality

Country of residence

3rd family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

Nationality

Country of residence

4th family member

Title

First name(s)

Surname

Date of birth (DD-MM-YYYY)

Relationship to policyholder

Occupation

Nationality

Country of residence

Medical history

Please consider the following questions carefully and indicate whether any person has experienced symptoms of, been admitted to hospital for, or received any treatment / had consultations for any of the conditions below:

Copy number of

Policyholder	1 st family member	2 nd family member	3 rd family member	4 th family member
Heart or vascular disorders Including coronary artery disease, chest pains, angina, circulatory problems, varicose veins, high blood pressure, high cholesterol.				
<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
Cancer, tumours, growths, cysts, moles				
<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
Muscular or skeletal problems Including arthritis, joint pain, cartilage or ligament problems, back and neck problems, joint replacement, sciatica and fractures.				
<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
Digestive, liver and gall bladder disorders Including ulcers, recurring indigestion, irritable bowel, change in bowel habits, rectal bleeding, piles and hepatitis.				
<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
Psychiatric and psychological disorders Including depression, stress, anxiety, schizophrenia, anorexia nervosa, bulimia and compulsive disorders.				
<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
Urinary disorders Including bladder, kidney, prostate problems, urinary infections and incontinence.				
<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
Ears, nose and throat disorders Including ear infections, sinusitis and tonsillitis.				
<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
Eye disorders Including cataracts and eye infections.				
<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
Endocrine and metabolic disorders Including diabetes, thyroid and gout.				
<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
Gynaecological disorders Including heavy or irregular periods, fibroids, endometriosis and abnormal smears.				
<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
Pregnancy/complications Including delivery by caesarean section.				
<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
Neurological disorders Including stroke, migraines, recurring headaches, multiple sclerosis and epilepsy.				
<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
Respiratory disorders Including asthma, bronchitis, and shortness of breath.				
<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
Skin disorders Including eczema, psoriasis, solar keratosis.				
<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

Medical history (continued)

Copy number of

Policyholder	1 st family member	2 nd family member	3 rd family member	4 th family member
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Dental disorders

Including impacted wisdom teeth.

 Yes No Yes No Yes No Yes No Yes No

Do you or anyone else covered on your policy suffer from AIDS or HIV or are currently awaiting treatment, investigation, check ups or the results of investigations for AIDS or HIV?

 Yes No Yes No Yes No Yes No Yes No

Please give the current height in metres and weight in kilogrammes of each applicant.

<input type="text"/>	<input type="text"/>	m
<input type="text"/>	<input type="text"/>	kg

<input type="text"/>	<input type="text"/>	m
<input type="text"/>	<input type="text"/>	kg

<input type="text"/>	<input type="text"/>	m
<input type="text"/>	<input type="text"/>	kg

<input type="text"/>	<input type="text"/>	m
<input type="text"/>	<input type="text"/>	kg

<input type="text"/>	<input type="text"/>	m
<input type="text"/>	<input type="text"/>	kg

Current treatment and check ups

Are you receiving any other treatment of any kind other than that stated above, or taking any medication of any kind?

 Yes No

If yes, please give details:

Are you having regular check ups for conditions including high blood pressure, high cholesterol, raised PSA (prostate specific antigen)?

 Yes No

If yes, please give details:

Important notes

1. No liability will be accepted for any medical condition which originated before the date of enrolment or which was foreseeable at the time of application unless such medical condition has been declared to ALC Health in writing and accepted by Catlin Insurance Company (UK) Ltd.
2. Failure to notify us of a medical condition may result in claims for benefit being refused and/or cover withdrawn.

Please ensure that you fully disclose any known or suspected conditions and symptoms experienced by anybody included in this application. This applies even if professional advice has not yet been sought. Typical examples are varicose veins, allergies, backache, foot disorders (e.g. bunions), piles, gynaecological problems (including any irregularities of menstruation), complications of pregnancy (e.g. caesarian section), digestive irregularities, skin problems, trouble with heart, limbs, eyes, 'nerves' etc, any ear, nose or throat problems or any pains, swellings, lumps or fever.

Medical practitioner(s) most used over the last 5 years

Name

Email address

Telephone number

Fax number

Address

Postcode:

Country

Declaring illnesses

Copy number of

If you've answered yes to any of the questions under **Medical history**, 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

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

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>

By providing your consent below, we will process the personal information we collect from you or that we receive from third parties about you as necessary to process and administer your claims, send you future marketing materials about 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.

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.

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
- Sending marketing communications

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.

You hereby consent to ALC's processing of your personal information pursuant to Article 6(1)(a) of the GDPR as described above and more fully in the privacy policy available at <https://www.alchealth.com/privacy.htm>

4 Fair Processing Notice

This Privacy Notice describes how XL Catlin Insurance Company UK Limited and 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: compliance@xlcatalin.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: <http://xlgroup.com/footer/privacy-and-cookies>

5 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. 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.
6. 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>
7. 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.

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

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 name

Agency number

XL Catlin Insurance Company UK Limited 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.

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