Switch Application Form



Underwritten by SiriusPoint International Insurance Corporation

Continuing Personal Medical Exclusions (CPME) - This is where you are moving from your existing insurer to us. If you were medically underwritten (FMU) we may agree to continue any personal medical exclusions applied. If you were on a moratorium basis we may agree to maintain the original moratorium start date. Your policy will remain subject to our general terms including the exclusions and benefit limitations.

Filling out this form

- Use this form to apply for one of our four Global Prima Medical Insurance 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 7.
- Please write clearly using capital letters.
- If you are transferring from another insurer or from an ALC Health group policy, you must attach a copy of your current Certificate of Insurance.
- If you have any questions, call us on +44 (0) 1903 817970 (UK).
- 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
 - Post: ALC Health, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff, CF24 0EL, 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.

Choosing your level of cover

Please select **the plans** below to cover everyone on this application, then tick the boxes to choose your level of cover. For more information on our plans, visit <u>www.alchealth.com</u> or simply scan this code with your smartphone \rightarrow



BRONZE PLUS	SILVER	GOLD	PLATINUM
✓ In-patient, day-patient, and out-patient treatment	In-patient, day-patient, and out-patient treatment	In-patient, day-patient, and out-patient treatment	In-patient, day-patient, and out-patient treatment
V Evacuation or Repatriation	V Evacuation or Repatriation	V Evacuation or Repatriation	 Evacuation or Repatriation
Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/US\$5,000 £10,000/€10,000/US\$10,000 £20,000/€20,000/US\$20,000	Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/US\$5,000 £10,000/€10,000/US\$10,000 £20,000/€20,000/US\$20,000	Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/US\$5,000 £10,000/€10,000/US\$10,000 £20,000/€20,000/US\$20,000	Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/US\$5,000 £10,000/€10,000/US\$10,000 £20,000/€20,000/US\$20,000
Dental Treatment Limit	Dental Treatment Limit	Dental Treatment Limit	Dental Treatment Limit
N/A £1,000/€1,000/US\$1,000	N/A £1,000/€1,000/US\$1,000	N/A £1,000/€1,000/US\$1,000	N/A £1,000/€1,000/US\$1,000
£2,000/€2,000/US\$2,000	£2,000/€2,000/US\$2,000	£2,000/€2,000/US\$2,000	£2,000/€2,000/US\$2,000
	Area of	cover:	
🗌 Area 1 – Europe	🗌 Area 1 – Europe	Area 1 – Europe	Area 1 – Europe
Area 2 – Worldwide excluding USA and any USA territories.	Area 2 – Worldwide excluding USA and any USA territories.	Area 2 – Worldwide excluding USA and any USA territories.	Area 2 – Worldwide excluding USA and any USA territories.
Area 3 - Worldwide	Area 3 - Worldwide	Area 3 - Worldwide	Area 3 - Worldwide
In which currency would you like to pay your premium? Your policy benefits will also be in this currency. □ GBP£ □ EUR€ □ USD\$			
How much excess would you like to pay? Excess is per person per policy year and does not apply to Routine Pregnancy & Childbirth and Dental Treatment options, Evacuation or Repatriation, Well-being, Optical and Vaccinations benefits. To reduce your premium amount, choose a higher policy excess.			
Nil			
£500/€500/US\$500	£50/€50/US\$50	£150/€150/US\$150 £2,500/€2,500/US\$2,500	£300/€300/US\$300 £5,000/€5,000/US\$5,000
£7,500/€7,500/US\$7,500	21,000/C1,000/03\$1,000		
How would you like to pay your premium? We'll send details following acceptance of your application.			
Annually Credit/Debit Card		SEPA Direct Debit	Bank Transfer
Quarterly	Quarterly Credit/Debit Card		Bank Transfer
Monthly Credit/Debit Card		SEPA Direct Debit	Bank Transfer
# SEPA Direct Debit payments from EU/EEA bank accounts only.			



Policyholder details	
Title	Residence Address
Mr Mrs Miss Ms Other:	
First name(s)	
Surname	
	Postcode: Country
Date of birth (DD-MM-YYYY) Gender	Correspondence address (if different)
Height (cm/ft) Weight (kg/lbs)	
Industry	Postcode: Country
	- Country
Occupation (please give full details)	Phone numbers
	Home:
Nationality	
	Work:
Country of Residence	
	Mobile:
Email address	Fax:
	Γdλ.
Is the Policyholder to be insured under this policy? \Box Yes \Box No	

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

1 st family member	2 nd family member	3 rd family member	4 th family member
Title	Title	Title	Title
First name(s)	First name(s)	First name(s)	First name(s)
Surname	Surname	Surname	Surname
Date of birth (DD-MM-YYYY)			
Gender	Gender	Gender	Gender
Height (cm/ft) Weight (kg/lbs)			
Relationship to policyholder	Relationship to policyholder	Relationship to policyholder	Relationship to policyholder
Industry	Industry	Industry	Industry
Occupation	Occupation	Occupation	Occupation
Nationality	Nationality	Nationality	Nationality
Country of residence	Country of residence	Country of residence	Country of residence

Medical Practitioner's Details

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

Name	Address
Policyholder or Family Member's Name	
Email address	Postcode Country
Tel Fax	
Name	Address
Policyholder or Family Member's Name	
Email address	Postcode Country
Tel Fax	

Switch Questions

As you are transferring from another insurer or an ALC Health group policy, please complete the questions below and attach a copy of your current Certificate of Insurance and original Application Form. There should be no break in cover from your previous insurer.

Please make sure you have pe you wish to add to this plan.	ermission to advise us of all the	e medical details for all family n	nembers	Copy number 🗌 of
Policyholder	1 st family member	2 nd family member	3 rd family member	4 th family member
 Since the original start date of the medical plan you are looking to transfer from have you been diagnosed with, had treatment medication or symptoms related to: a) Cancer (whether active or in remission) b) Heart c) Stroke d) Diabetes, hyperglycemia or hypoglycemia e) Back/joint disorders f) Anxiety/depression/psychiatric condition g) Asthma or Allergies 				
a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No g) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No g) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No g) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No g) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No g) Yes No
2) Are you currently on any medications (whether prescribed or not)?				
Yes No	Yes No	Yes No	Yes No	Yes No
3) Do you have any ongoing medical conditions, or do you have an illness which keeps reoccurring?				
Yes No	Yes No	Yes No	Yes No	Yes No
4) Do you have any hospital stay either planned or pending?				
Yes No	Yes No	Yes No	Yes No	Yes No
5) Do you have any treatr	ment, consultation, investig	gations, diagnostic tests or	check-ups planned, pend	ing or awaiting results?
Yes No	Yes No	Yes No	Yes No	Yes No

If the answer to any of the above questions is YES, please give full details and complete 'Declaring illness'. In addition, we reserve the right to review and consider any other relevant information we have such as previous declarations or claims submitted.

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've answered yes to any of the questions above, you must give full details here. In addition, we reserve the right to review and consider any other

relevant information we have such as previous declarations or claims sul	bmitted.
Which question does this declaration relate to?	Brief description of illness or name of condition/diagnosis (if known)
Full name	
Date symptoms/illness first started (MM-YYYY)	
Duration of illness (e.g two weeks) or is it still ongoing	Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
Your present state of health in respect of this illness	
	igh Cholesterol (whether controlled by medication or not), in addition to the ether with confirmation of how often you have to follow up with your medical
Which question does this declaration relate to?	Brief description of illness or name of condition/diagnosis (if known)
Full name	
Date symptoms/illness first started (MM-YYYY)	Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or
Duration of illness (e.g two weeks) or is it still ongoing	planned '
Your present state of health in respect of this illness	
If you have been diagnosed with Diabetes, High Blood Pressure c addition to the above please provide your last three tests results follow up with your medical practitioner.	or High Cholesterol (whether controlled by medication or not), in (including dates) together with confirmation of how often you have to
Which question does this declaration relate to? Full name	Brief description of illness or name of condition/diagnosis (if known)
Date symptoms/illness first started (MM-YYYY) Duration of illness (e.g two weeks) or is it still ongoing	Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
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practitioner.	
Which question does this declaration relate to? Full name	Brief description of illness or name of condition/diagnosis (if known)
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	Cholesterol (whether controlled by medication or not), in addition to the er with confirmation of how often you have to follow up with your medical

If there is insufficient space on this form please provide details on a separate sheet and attach it to this declaration.

3 General Data Protection Regulation (GDPR)

This is only a summary of ALC Health'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 <u>https://www.alchealth.com/privacy.htm</u>

ALC Health 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.

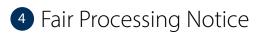
When you provide data processing consent, we will process your personal information in order to provide the services you have purchased, including to administer claims, and to receive member communications, in accordance with our Privacy Policy. If you provide marketing consent, we will send you relevant 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 Health may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.



This Privacy Notice describes how SiriusPoint International Insurance Corporation (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: <u>DPOLondon@siriuspt.com</u>

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: <u>https://www.siriuspt.com/legal/website-privacy-policy-final.pdf</u>



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.

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

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 Previously Insured

Have you or any family member applying for coverage ever purchased insurance through IMG, IMG Europe, or ALC Health?

🗌 Yes 📃 No

Certificate/Policy Number

(If yes: please provide certificate number, if any, and details. By selecting yes, you agree to the following: you acknowledge that you are applying for an entirely new certificate of coverage and not a renewal or reinstatement of any prior certificate(s) that you may have purchased through IMG, IMG Europe, or ALC Health in the past, and that, should IMG accept your new application, this would start a brand new coverage period under the terms, conditions and provisions of the new insurance certificate (including, but not limited to, all eligibility requirements, pre-existing condition and other exclusions, waiting periods, and benefit limits of continuous coverage based upon your prior lapsed coverage.)

Have you or any family member applying for coverage ever been accepted with special terms or rates, been declined cover or had a policy cancelled under any health/medical, life or disability insurance plan?

🗌 Yes 📃 No

Details:

Other Health Insurance

Do you hold any other insurance plan or policy that provides cover for medical costs?

Yes No

Policy Certificate or ID Numbers

Private insurance or government plan name

Insurer or government entity providing the plan

Coverage Start Date (DD-MM-YYYY)

Coverage End Date (DD-MM-YYYY)

10 Your declaration

- 1. I have received and read the full Definitions, Benefits, Exclusions and Condition of this Policy including General Exclusion 63 relating to Pre-existing Conditions and General Condition 8 relating to Governing Law. I understand that the Application Form, Certificate of Insurance or Declaration of Insurance (if outside the EEA or UK) 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 63 relating to Pre-existing Conditions is not applicable to full medical underwriting terms. I understand that any personal exclusions will be stated on my Certificate/ Declaration 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 ALC Health 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 ALC Health 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 as the policyholder, I confirm 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.

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.

- If applying for coverage with a country of residence outside of the EEA and UK or at any time move to a location outside the EEA or UK, the policyholder acknowledges and agrees to elect the Trust: the policyholder hereby applies and subscribes, for and on behalf of each individual enrolled, to the Conyers Trust Company (Bermuda) Limited, Richmond House, 12 Par-la-Ville Road Hamilton HM 08, Bermuda, or its successors, for the insurance coverage requested above and as underwritten and offered by Sirius International Insurance Corporation on the date of its receipt hereof, and as administered by ALC Health.
- 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.
- 7. I have read the General Data Protection Regulation (GDPR) notice as contained in this Application Form and the Privacy Policy which is available at <u>https://www.alchealth.com/privacy.htm</u>.
- 8. 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.

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

ALC Health is a trading names of International Medical Group Limited and IMG Europe AB.

International Medical Group Limited is authorised and regulated by the Financial Conduct Authority (311496). Registered in England & Wales (4163178). Registered office: 254 Upper Shoreham Road, Shoreham-By-Sea, West Sussex, BN43 6BF.

IMG Europe AB is authorised and regulated by the Swedish Financial Supervisory Authority (71922) and is registered as an Authorised Representative by the Financial Conduct Authority (1003200). Registered in Sweden (559405-0469). Registered office: c/o SiriusPoint International, Fleminggatan 14, 112 26, Stockholm, Sweden. UK establishment (BR025974) office address: 3rd Floor, Fitzalan House, Cardiff, CF24 0EL, UK.