Full Medical Underwriting (Germany)

Underwritten by XL Insurance Company SE



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 8.
- 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'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.

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 \rightarrow



Prima Classic	Prima Premier	Prima Platinum ■	
✓ In-patient, day-patient and out-patient treatment	✓ In-patient and day-patient treatmentOut-patient treatment	✓ In-patient, day-patient and out-patient treatment	
Routine pregnancy and childbirth limit: £3,000 : €3,600 : US\$4,500 £5,000 : €6,000 : US\$7,500	Routine pregnancy and childbirth limit: £3,000: €3,600: U\$\$4,500 £5,000: €6,000: U\$\$7,500 £7,500: €9,000: U\$\$11,250 £10,000: €12,000: U\$\$\$15,000	Routine pregnancy and childbirth limit:	
☐ Dental treatment	Dental treatment	Dental treatment	
Evacuation or Repatriation	Evacuation or Repatriation	Evacuation or Repatriation	
Area of cover: Area 1 – Europe Area 2 – Worldwide excluding USA and any USA territories Area 3 – Worldwide	Area of cover: Area 1 – Europe Area 2 – Worldwide excluding USA and any USA territories Area 3 – Worldwide	Area of cover: Area 1 – Europe Area 2 – Worldwide excluding USA and any USA territories Area 3 – Worldwide	
GB£ □ Euro€ □ US\$	emium? Your policy benefits will also be in this currenc	y.	
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. Nil £50: €60: U\$\$75 £150: €180: U\$\$225 £500: €3,000: U\$\$3,750 £5,000: €6,000: U\$\$7,500 £7,500: €9,000: U\$\$11,250			
How would you like to pay your premium? We'll send details following acceptance of your application. Annually Bank Transfer Quarterly Credit/Debit Card SEPA Direct Debit# Bank Transfer Monthly Credit/Debit Card SEPA Direct Debit# Bank Transfer # SEPA Direct Debit payments from EU/EEA bank accounts only			

Mr Mr Mr Mr Mr Mr Mr Mr	Title		Home address	
First name(s) Surname Postcode: Country Correspondence address (if different) Correspondence address (if different) Postcode: Country Phone numbers Home: Work Work Motalite: First: Motalite: First: Motalite: First: Motalite: First: Motality member and any children under the age of 25 years of age who are permanently living with you or in full time education. Infinity member are 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. The finity member are to be covered by the 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. Final partners and any children under the age of 15 years of age who are permanently living with you or in full time education. Province than from additional family members are 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. Province and the province and any children under the age of 25 years of age who are permanently living with you or in full time education. Province and the province and any children under the age of 25 years of age who are permanently living with you or in full time education. Province and the province and any children under the age of 25 years of age who are permanently living with you or in full time education. Province and the province and any children under the province and any children under the age of 25 years of age who are permanently living with you or in full time education. Province and the province and any children under the province and an	Mr Mrs Miss Ms	Other:	Florite address	
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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	
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Policyholder	1st family member	2 nd family member	3 rd family member	4 th family member
1) Heart or vascular disorders Including coronary artery disease, chest pains, angina, circulatory problems, varicose veins, high blood pressure, high cholesterol.				
Yes No	Yes No	Yes No	Yes No	Yes No
2) Cancer, tumours, growt	hs, cysts, moles			
Yes No	Yes No	Yes No	Yes No	Yes No
3) Muscular or skeletal pro	blems			
Including arthritis, joint pai	n, cartilage or ligament pro	blems, back and neck probl	ems, joint replacement, scia	atica and fractures.
Yes No	Yes No	Yes No	Yes No	Yes No
4) Digestive, liver and gall	bladder disorders			
Including ulcers, recurring i	indigestion, irritable bowel,	change in bowel habits, red	ctal bleeding, piles and hep	atitis.
Yes No	Yes No	Yes No	Yes No	Yes No
5) Psychiatric and psychol	ogical disorders			
Including depression, stress	s, anxiety, schizophrenia, an	orexia nervosa, bulimia and	compulsive disorders.	
Yes No	Yes No	Yes No	Yes No	Yes No
6) Urinary disorders				
Including bladder, kidney, p	prostate problems, urinary i	nfections and incontinence		
Yes No	Yes No	Yes No	Yes No	Yes No
7) Ears, nose and throat di	sorders			
Including ear infections, sin	nusitis and tonsillitis.			
Yes No	Yes No	Yes No	Yes No	Yes No
8) Eye disorders				
Including cataracts and eye	e infections.			
Yes No	Yes No	Yes No	Yes No	Yes No
9) Endocrine and metabol	ic disorders			
Including diabetes, thyroid	9			
Yes No	Yes No	Yes No	Yes No	Yes No
10) Gynaecological disorders				
Including heavy or irregula	r periods, fibroids, endomet	riosis and abnormal smears).	
Yes No	Yes No	Yes No	Yes No	Yes No
11) Pregnancy/complications				
Including delivery by caesa	rean section.			
Yes No	Yes No	Yes No	Yes No	Yes No
12) Neurological disorders	5			
Including stroke, migraines	, recurring headaches, mult	iple sclerosis and epilepsy.		
Yes No	Yes No	Yes No	Yes No	Yes No
13) Respiratory disorders				
Including asthma, bronchitis, and shortness of breath.				
Yes No	Yes No	Yes No	Yes No	Yes No
14) Skin disorders				
Including eczema, psoriasis				
Yes No	Yes No	Yes No	Yes No	Yes No

Medical history (continued)			Copy number of
Policyholder	1 st family member	2 nd family member	3 rd family member	4 th family member
15) Dental disorders Including impacted w	isdom teeth.			
Yes No	Yes No	Yes No	Yes No	Yes No
16) Do you or anyone ups or the results	else covered on your policy of investigations for AIDS or	suffer from AIDS or HIV or HIV?	are currently awaiting trea	atment, investigation, check
Yes No	Yes No	Yes No	Yes No	Yes No
17) Please give the cu	ırrent height in metres and w	reight in kilogrammes of ea	ach applicant.	
m kg	m kg	m kg	m kg	m kg
Current treatmen	nt and check ups			
	other treatment of any kind o aking any medication of any k iils:	ind? pressure, h	nigh cholesterol, raised PSA (p	onditions including high blood prostate specific antigen)?
-	e accepted for any medical co e time of application unless so	_		
2. Failure to notify us	of a medical condition may re	esult in claims for benefit be	eing refused and/or cover v	vithdrawn.
application. This applie foot disorders (e.g. but (e.g. caesarian section)	u fully disclose any known or s es even if professional advice l nions), piles, gynaecological p), digestive irregularities, skin p s, swellings, lumps or fever.	nas not yet been sought. Typroblems (including any irreg	oical examples are varicose gularities of menstruation),	veins, allergies, backache, complications of pregnancy
Medical Practition	oner's Details			
Please provide details Name	of your current medical practi	tioner or the one who is mo	ost familiar with your medic	cal history.
Policyholder or Family	Member's Name			
Email address		Postcode	Country	
	_	Reason fo	r attendance	
Tel	Fax			
Date of last attendanc	e (MM-YYYY)			

Medical Practitioner's Details (continued) Address Name Policyholder or Family Member's Name Postcode Country Email address Reason for attendance Tel Fax Date of last attendance (MM-YYYY) **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. 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) Details of treatment/mediation received, current medication/ dosages, and details of any future consultations/treatment anticipated or planned Duration of illness (e.g two weeks) or is it still ongoing Your present state of health in respect of this illness If you have been diagnosed with Diabetes, High Blood Pressure or High Cholesterol (whether controlled by medication or not) in addition to the above information please provide your latest readings/results 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) Details of treatment/mediation received, current medication/ dosages, and details of any future consultations/treatment anticipated or planned Duration of illness (e.g two weeks) or is it still ongoing Your present state of health in respect of this illness If you have been diagnosed with Diabetes, High Blood Pressure or High Cholesterol (whether controlled by medication or not) in addition to the above information please provide your latest readings/results

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/mediation received, current medication/dosages, and details of any future consultations/treatment anticipated or planned
Your present state of health in respect of this illness	
If you have been diagnosed with Diabetes, High Blood Pressure or addition to the above information please provide your latest reading	High Cholesterol (whether controlled by medication or not) in ngs/results
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/mediation received, current medication/dosages, and details of any future consultations/treatment anticipated or planned
Your present state of health in respect of this illness	
If you have been diagnosed with Diabetes, High Blood Pressure or addition to the above information please provide your latest reading	High Cholesterol (whether controlled by medication or not) in ngs/results
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Duration of illness (e.g two weeks) or is it still ongoing	
Your present state of health in respect of this illness	
If you have been diagnosed with Diabetes, High Blood Pressure or addition to the above information please provide your latest reading	High Cholesterol (whether controlled by medication or not) in ngs/results

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.

Fair Processing Notice

This Privacy Notice describes how XL Insurance Company SE (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@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

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.

- 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 https://www.alchealth.com/privacy.htm
- 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.

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.

9. ALC Health is regulated by the UK Financial Conduct Authority and offers products in Germany pursuant to rights of freedom of services under the EU Insurance Mediation Directive. For the avoidance of any doubt, this policy is not a substitute for or in lieu of German Public Health Insurance. This policy is appropriate for those who are not eligible for Public Insurance and/or require additional cover.

Consent		Confirmation		
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		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		
Policy start date Date (DD-MM-YYYY) Pour 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				
Broker name		Broker number		

XL Insurance Company SE is a European public limited liability company and is regulated by the Central Bank of Ireland. Registered Office 8 St. Stephen's Green, Dublin 2 D02 VK30, Ireland. Registered in Ireland Number 641686.

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

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