

GLOBAL HEALTH INDIVIDUAL APPLICATION FORM (UNDERWRITTEN)

Please complete this form in block capitals using black ink



YOUR BROKER DETAILS

If you were introduced to Dubai Insurance Company psc through a broker, please state their name and company:

Name of broker: _____ Company name: _____

YOUR PERSONAL DETAILS

First name: _____ Surname: _____ Mr/Dr/Mrs/Ms/Miss

Address: _____

Telephone No (for correspondence): _____ Telephone No (other): _____ Fax No: _____

Email (home): _____ Email (other): _____

Date of birth: _____ Nationality: _____ Male Female

Country of residence: _____ How long have you lived here: _____

Occupation: _____

PREVIOUS/CURRENT INSURANCE

Have you previously held a policy, or do you currently hold a policy, with Dubai Insurance Company psc or William Russell Limited? Yes No

Previous/current policy number: _____ Date of expiry of policy: _____

Have you previously been insured, or are you currently insured, with another health insurer? Yes No

Name of Insurer: _____

GLOBAL HEALTH ELITE PLAN REQUIRED

Platinum Gold Silver Bronze

Area of cover required:

- Area One** provides world-wide cover excluding the United States of America.
- Area Two** provides world-wide cover, subject to cover in the USA being limited to US\$100,000 during temporary trips of not more than 45 days duration.
- Area Three** provides world-wide cover, subject to cover in the USA being limited to US\$250,000 during temporary trips of not more than 90 days duration.
- Area Four** provides cover in Africa & the Indian Sub-continent, plus cover for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration outside Africa & the Indian Sub-continent (up to US\$100,000). **No cover is provided in this Area of Cover for any treatment received in the USA, Canada, the Caribbean, or within the London area.**

OR, GLOBAL HEALTH ESSENTIAL PLAN REQUIRED

Essential Care Plus Essential Care

Area of Cover

The Global Health Essential plans are available to expatriates everywhere outside Australia, Canada, the Caribbean, Europe, New Zealand, Orchid countries, and the United States of America.

Emergency cover only is provided for unforeseen treatment, covered by your plan, and received during temporary trips of up to 90 days duration to any EU country, Andorra, Australia, Bali, Channel Islands, China, Cyprus, Gibraltar, Greenland, Hong Kong, Iceland, Japan, Liechtenstein, Macau, Monaco, New Zealand, Norway, San Marino, Singapore, Switzerland and Taiwan (up to US\$50,000).

No cover is provided for any treatment received in the USA, Canada, the Caribbean, and within the London area.

EXCESS REQUIRED

- Nil** Standard excess for Bronze and Essential Care. Available for Platinum, Gold, Silver and Essential Care Plus with a 20% premium loading.
- \$50/AED185 per claim** Standard excess for Platinum, Gold, Silver and Essential Care Plus. Not available for Bronze and Essential Care.
- \$100/AED367 per claim** Available for Platinum, Gold and Silver with a 5% discount. Not available for Bronze and Essential plans.
- \$250/£150/€225 per annum** Available for Platinum, Gold, Silver, Bronze, Essential Care Plus and Essential Care plans. This is the only per annum excess available, all other excesses are on a per claim basis.
- Other, please state: _____ To view higher excess options, please visit our web site or contact William Russell Limited. NB Higher excess options are only available on a per claim basis

OPTIONAL PLANS REQUIRED

Global Travel Who do you require cover for: Self Partner Whole family

Global Personal Accident Who do you require cover for: Self Partner

Please select the benefit limit:

\$75,000/AED275,250 \$150,000/AED550,500 \$225,000/AED825,750

\$300,000/AED1,101,000 \$375,000/AED1,376,250

Is your occupation, and/or your partner's occupation 100% office based? YES NO

If NO, please provide a job description, and/or provide full details of any activities that are not office based and indicate how often you participate in them:

Do you and/or your partner participate in hazardous activities? YES NO

If YES, please provide a job description, and/or provide full details of any hazardous activities that you participate in, and indicate how often you participate in them:

NB: The Global Personal Accident plan does not cover accidents arising out of hazardous occupations and hazardous activities. Cover for your hazardous occupations/activities may be subject to a premium loading, and/or special terms.

Hazardous Activities include (but are not limited to) off-piste skiing, scuba diving to a depth of more than 30 metres and unsupervised scuba diving, rock-climbing or mountaineering normally involving the use of ropes or guides, pot-holing, hang-gliding, parachuting, bungee-jumping, hunting on horseback, or driving or riding in any kind of race or competition, flying other than as a passenger in a commercial aircraft, riding or pillion on motorcycles, motor scooters or mopeds, or any other activity that places you in a similar degree of danger as any of those mentioned here.

FAMILY MEMBERS TO BE INCLUDED IN THE PLAN

Please enter the names and details of all dependants for whom cover is required. You may include your partner and children, up to age 18 or up to age 25 if in full-time education – proof will be required. Children aged 18 or over who are not in full-time education must make their own application for cover.

First name(s)	Surname	Date of birth dd/mm/yy	Relationship to applicant	Country of residence	Occupation/ Full-time education
Partner					
Child 1					<input type="checkbox"/> Yes <input type="checkbox"/> No
Child 2					<input type="checkbox"/> Yes <input type="checkbox"/> No
Child 3					<input type="checkbox"/> Yes <input type="checkbox"/> No

For additional children included on the plan, please supply the information requested above on a separate sheet.

PRE-EXISTING MEDICAL CONDITIONS AND RELATED CONDITIONS

IMPORTANT:

The Global Health plans do not cover the treatment of pre-existing conditions and related conditions. A pre-existing condition means any disease, illness or injury for which you have received medication, advice or treatment, or you have experienced symptoms, whether the condition has been diagnosed or not, at any time before the start of your cover. A related condition is any disease, illness or injury that is caused by a pre-existing condition or results from the same underlying cause as a pre-existing condition.

We rely on the information that you give us in this form when we decide whether or not to accept your application, and whether or not we need to apply special terms. Special terms are exclusions or conditions that we may apply to your cover. If you submit a claim for the treatment of any pre-existing condition or related condition which you omitted to tell us about here or you omit to tell us everything about, we will refuse to pay that claim. We also have the right to declare your Global Health plan void, or we may impose special terms on your plan which will apply retrospectively. Please therefore take the greatest care to ensure that this application form is completed fully and accurately. If you are uncertain about whether any particular fact needs to be disclosed, you should include it.

DECLARATION OF HEALTH

Please complete the following health declaration on behalf of yourself and all those named within the application form. Give full details about each condition by answering the questions in the following health declaration accurately and in as much detail as possible. Please continue on a separate sheet if necessary. We cannot accept your application if this health declaration is incomplete.

If someone else completes this form for you (for example your partner or financial adviser) you must check that all the details are correct before you sign the declaration.

1. **Your height (cms):** _____ **Your weight (kgs):** _____ **Your partner's height (cms):** _____ **Your partner's weight (kgs):** _____
2. **Have any persons named in this application ever:**
- A. Undergone or been advised to undergo a surgical operation (including any cosmetic surgery or any refractive laser eye surgery)? Yes No
- B. Been a patient in a hospital clinic or sanatorium?..... Yes No
- C. Been advised to have any medical tests or investigations?..... Yes No
- D. Had any abnormal medical test results?..... Yes No
- E. Been tested positive for HIV/AIDs or Hepatitis B or C or been treated for any sexually transmitted diseases, or are awaiting the results of any test for a sexually transmitted disease?..... Yes No
- F. Had an application for insurance turned down or accepted at special terms?..... Yes No
3. **Are any of the persons named in this application aware of any symptoms or abnormal signs which may give rise to a claim?**..... Yes No
4. **Are any persons named in this application currently taking any drugs or medication?** Yes No
5. **Have any persons named in this application ever suffered from, been diagnosed with, treated or prescribed drugs for:**
- A. Conditions of the eyes, ears, nose or throat?..... Yes No
e.g. glaucoma, cataracts, retinal or other eye disorders, tonsillitis, ear infections, loss of hearing, loss of sight, sinus problems
- B. Any high blood pressure, heart or circulatory conditions? Yes No
e.g. angina/chest pains, heart attack, abnormal heartbeat, palpitations, varicose veins, stroke, deep vein thrombosis, high cholesterol

- C. Diabetes or any other endocrine disorder?..... Yes No
 e.g. underactive/overactive thyroid, goitre, hormonal problems
- D. Any musculo-skeletal conditions Yes No
 e.g. inter vertebral disc problems, osteoporosis, back pain, neck pain, sciatica, tendon or ligament problems, fractures, rheumatoid arthritis, osteoarthritis, gout, inflammatory conditions
- E. Any respiratory conditions? Yes No
 e.g. asthma, bronchitis, chest infections, shortness of breath, tuberculosis, emphysema, other lung conditions
- F. Genito-urinary or renal conditions? Yes No
 e.g. prostate problems, incontinence, urinary retention, kidney stones, kidney failure, urinary tract infection
- G. Conditions of the digestive system (stomach, intestine, liver, gallbladder)..... Yes No
 e.g. hernias, indigestion, ulcers, irritable bowel system, Crohn's disease, hepatitis, cirrhosis, gallstones, rectal bleeding, haemorrhoids (piles)
- H. Cancer, growths or tumours?..... Yes No
 e.g. benign growths, any type of cancer, pre-cancerous conditions
- I. Any skin conditions?..... Yes No
 e.g. acne, eczema, rashes including allergic rashes, psoriasis, cysts, dermatitis, changing moles, warts
- J. Any gynaecological or breast conditions?..... Yes No
 e.g. heavy or irregular periods, ovarian cysts, fibroids, endometriosis, infertility, breast lumps/cysts, abnormal smears
- K. Any physical defect, infirmity or congenital illness? Yes No
- L. Psychiatric conditions? Yes No
 e.g. anxiety, bi-polar disorder, schizophrenia, stress, depression, eating disorders
- M. Any alcohol and/or drug dependency problem?..... Yes No
- N. Any neurological conditions (brain and central nervous system)?..... Yes No
 e.g. epilepsy, multiple sclerosis, repeated headaches, migraines, neuralgia, fits, stroke, fainting, paralysis
- O. Any other type of disease, injury or medical condition?..... Yes No
- 6. Has any person named in this application ever suffered from any pre or post natal complications, complications of childbirth or suffered any miscarriage?** Yes No

If you have answered YES to any question, please give full details below. Please continue on a separate sheet if necessary.

Question No:	Name of person who suffered the illness/injury:		
Date(s) on which illness/injury occurred:	Date of last symptoms or treatment relating to this condition:		
Diagnosis:			
Treatment/tests performed and results:			
Name and address of treating physician:			
Give details of any foreseeable need for further consultation or treatment for this condition:			

Question No:	Name of person who suffered the illness/injury:		
Date(s) on which illness/injury occurred:	Date of last symptoms or treatment relating to this condition:		
Diagnosis:			
Treatment/tests performed and results:			
Name and address of treating physician:			
Give details of any foreseeable need for further consultation or treatment for this condition:			

7. Have any persons named in this application consulted a general practitioner, consultant or medical specialist in the last two years? Yes No

If yes, please provide the date of the last/most recent consultation below?

	Applicant	Partner	Child 1	Child 2	Child 3
Date					

8. Please provide details of the condition, treatment and outcome.

	Condition	Treatment received	Outcome
Applicant			
Partner			
Child 1			
Child 2			
Child 3			

CONTINUING DUTY OF DISCLOSURE

If after completing, signing and dating your application form any changes occur in the facts you have given us, such as a change in your state of health, you must tell us in writing about the change, and we reserve the right to decline to accept your application or to accept your application with special terms.

DOCTOR'S CONTACT DETAILS

1. Please give details of the doctor who is most familiar with the medical history of each person named in this application (if the details of the doctor is the same for each person named in the application you only need enter the information once).

	Practice name and address (and doctor's name if available)	
Applicant		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... If less than 2 years, please complete question 2
Partner		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... If less than 2 years, please complete question 2
Child 1		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... If less than 2 years, please complete question 2
Child 2		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... If less than 2 years, please complete question 2
Child 3		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... If less than 2 years, please complete question 2

2. If you or your family member(s) have known the doctor(s) above for less than two years, please provide details of the previous doctor(s).

	Practice name and address (and doctor's name if available)	
Applicant		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... Date of last consultation:.....
Partner		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... Date of last consultation:.....
Child 1		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... Date of last consultation:.....
Child 2		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... Date of last consultation:.....
Child 3		Practice tel no:..... Practice email:..... Length of time you have known this doctor:..... Date of last consultation:.....

For additional children included on the plan, please supply the information requested above on a separate sheet.

CURRENCY, METHOD AND FREQUENCY OF PREMIUM PAYMENT

Please state the currency in which you wish to pay premiums:*

*NB: The currency in which you pay your premium will be the currency in which your plan benefits and excess are denominated.

US Dollars UAE Dirhams

Method and frequency of payment options available

Please note that semi-annual health, travel and personal accident premiums include a 3% surcharge, and quarterly and monthly health, travel and personal accident premiums include a 5% surcharge.

1. **Cheque or bank draft:** **Annually** Payable to Dubai Insurance Company psc and drawn on a UAE bank account.

2. **Bank transfer:** **Annually**

3. **Credit/debit card:** **Annually** **Semi-annually** **Quarterly** **Monthly**

A credit/debit card authorisation form is attached.

NB: You can only pay your premium on a semi-annual, quarterly or monthly basis if you have selected the US dollar currency. AED dirham premiums must be paid annually by cheque, bank draft or transfer (the first premium before the start of your cover and, thereafter, before your renewal date)

START DATE

Date on which you wish your Global Health plan to commence:

On acceptance Other (Please state):

Please note that application forms are only valid for 28 days and that we cannot commence your plan until we have accepted your application form and have received payment of your first annual, semi-annual, quarterly or monthly premium in accordance with the terms of the Global Health plan agreement. Cover cannot be backdated.

SAVE PAPER AND MAKE A DONATION TO CHARITY - IMPORTANT INFORMATION ABOUT YOUR INSURANCE DOCUMENTS

Insurance documents take up a lot of paper, so unless you specifically request paper documents and a plastic card, we will email your insurance documents to you as a pdf document so that you can save and view them when required.

As well as being a fast, reliable way for you to receive your insurance documents, this results in a saving to William Russell Limited. When you agree to this, we will donate US\$5 to one of the charities we support. Woking Sam Beare Hospice and CHASE, are local organisations here in the UK providing invaluable hospice care, and Medecins Sans Frontieres, is an international humanitarian medical aid charity.

Please make your choice here:-

- Please donate US\$5 to charity. I would like to receive my insurance documents by e-mail in pdf format
- I would like to receive paper documents and a plastic card.

THE INSURER

The Insurer of your plan will be Dubai Insurance Company psc.

DECLARATION AND AUTHORISATION

I hereby apply for cover on behalf of all the persons named in this application form for a Global Health plan as specified above. **I have made a full and complete disclosure about the medical history of each person included in this application and I fully understand that pre-existing conditions as defined in the Global Health plan agreement shall not be covered by the insurance plan.** I understand that upon receipt of my Global Health plan documents, if I am not entirely satisfied, I can cancel my application from inception and receive a full refund of the premium I have paid, provided I return the documents to Dubai Insurance Company psc and/or William Russell Limited within 30 days of the start of the policy, and provided I make no claim.

I agree that Dubai Insurance Company and/or William Russell Limited or the insurer may rescind the policy and release themselves from any liability whatsoever if it is proved that I have omitted to declare any relevant information, or have given any incorrect, incomplete or misleading information.

I also understand that I must notify Dubai Insurance Company and/or William Russell Limited of any changes in the facts contained in this application form, such as a change in the state of health of any person named in it. I authorise any doctor who has ever treated or advised any of the persons named in this application to provide Dubai Insurance Company and/or William Russell Limited with any information they may require in connection with treatment related to any claim under this plan. I declare that the information given in this application is true and complete.

I, and all those named in this application, understand that in order to assess my claim, Dubai Insurance Company and/or William Russell Limited may need to obtain details of my medical history. I, and all those named in this application, hereby authorise any physician, healthcare professional, hospital, clinic and other healthcare institution to disclose to Dubai Insurance Company and/or William Russell Limited, to the extent allowed by applicable law, any information concerning the medical history, services, supplies, or treatment provided to anyone listed on this application, including those services involving dental, substance abuse and HIV/AIDS.

I understand that Dubai Insurance Company and/or William Russell Limited may rely on this information to administer my policy and claims and to determine policy coverage according to applicable laws and regulations.

If I have applied for a travel insurance plan, I declare that at the time of purchasing this insurance or at the time of booking any future trip(s), I am aware of no reason why any journey or trip should be cancelled or curtailed or expense be incurred.

If I have indicated that I wish to pay by credit or debit card, I agree that Dubai Insurance Company and/or William Russell Limited may debit my account with the appropriate premiums on or before their due dates, and all subsequent renewal premiums due as invoiced by Dubai Insurance Company and/or William Russell Limited until I give written notice that I wish to terminate this agreement. I understand that my cover will terminate in accordance with the terms of the Global Health plan agreement if Dubai Insurance Company and/or William Russell Limited are unable to collect my premium – for whatever reason – and I do not provide Dubai Insurance Company and/or William Russell Limited with an alternate method of payment immediately.

I hereby give Dubai Insurance Company and/or William Russell Limited authorisation to send my insurance documents in pdf format by email to the email address I have stated in this application. If I have applied through an intermediary, I hereby give Dubai Insurance Company and/or William Russell Limited authorisation to send my insurance documents in pdf format by email to my intermediary.

I understand that my personal data will be processed in accordance with the Data Protection Act (1988) and the EU Data Protection Directive 95/46/EC.

I understand that Dubai Insurance Company and/or William Russell Limited will hold and process my personal data for the purposes of processing my Global Health plan, processing any claims submitted under my Global Health plan and providing other related services, which may include sharing my personal data with the insurers of my plan, doctors and other medical professionals involved in my treatment or care (or the treatment or care of other persons insured under my Global Health plan), Dubai Insurance Company and/or William Russell Limited's emergency assistance providers and other agents. I understand that this may include the transfer of personal data to countries outside the European Union and in signing this form I consent to such transfer and use.

I also understand that my personal data may be disclosed to any regulatory body that may require Dubai Insurance Company and/or William Russell Limited to disclose it and that, in the event of fraud or suspected fraud, my personal data may be disclosed to other parties, including but not limited to, the appropriate law enforcement agencies.

I consent to Dubai Insurance Company and/or William Russell Limited processing personal and sensitive data about me and other persons included on this application form. I understand that all personal data I supply must be accurate and confirm that I have the specific consent of all other persons included on this application to disclose their personal data.

I understand that telephone calls to Dubai Insurance Company and/or William Russell Limited may be recorded and monitored.

I understand that I may ask to review my personal or healthcare information and request amendments, to the extent allowed by law, and that I may revoke this authorisation at any time.

This authorisation shall remain valid for the term of my Global Health plan, including any periods of cover following subsequent renewals, or for so long as allowed by law.

Signature of applicant:

Date:

Signature of partner:

Date:

IMPORTANT:

Please ensure you have given an answer to every question. An incomplete form will delay your application. If after completing, signing and dating your application form any changes occur in the facts you have given us, such as a change in your state of health or in the state of health of any of your dependants, you must tell us in writing about the change, and we reserve the right to decline to accept your application or to accept your application with special terms.

This application form will be valid for 28 days from the date on which it is signed. If cover is not commenced within 28 days, we reserve the right to request that a new application form is completed.

GLOBAL PLANS CREDIT/DEBIT CARD AUTHORISATION FORM

Please complete this form in block capitals using black ink



PLEASE NOTE: UAE dirham payments are NOT accepted by credit/debit card. If you wish to pay by UAE Dirhams, you must contact us to pay annually by cheque, bank draft or bank transfer.

APPLICANT/POLICY-HOLDER DETAILS

Full name of applicant/policyholder: _____

Policy number: _____

CREDIT/DEBIT CARD DETAILS

I would like to pay my plan premium by the following credit/debit card:

Mastercard VISA American Express

Credit/debit card number: _____

Start date: _____

Expiry date: _____

Name as on card: _____

Address to which card is registered: _____

AUTHORISATION - TO BE SIGNED BY THE APPLICANT/POLICY HOLDER

I hereby authorise that the card account specified above may be debited with the appropriate annual/monthly premium(s) due, and all subsequent renewal premiums due as notified by Dubai Insurance Company psc, until I give notice in writing that I wish to terminate my plan agreement.

I understand that my premiums may increase at each plan renewal date. I understand that premiums due under the plan must be received by Dubai Insurance Company psc on or before their due date and, should any attempt by Dubai Insurance Company psc to debit the above card be declined, I understand that my plan cover will cease from the day before the unpaid premium due date, and that Dubai Insurance Company psc will not be liable for any lapse in cover.

Signature of applicant/policyholder: _____

Date: _____

AUTHORISATION - TO BE SIGNED BY THE CARD HOLDER WHEN THE HOLDER OF THE ABOVE CARD IS NOT THE APPLICANT/POLICY HOLDER

I hereby authorise that the card account specified above may be debited with the appropriate annual/monthly premium(s) due, and all subsequent renewal premiums due as notified by Dubai Insurance Company psc to the applicant/policy holder named above, until I give notice in writing that I wish to terminate this arrangement.

Signature of card holder: _____

Date: _____



Global Plans Team
Dubai Insurance Company psc
PO Box 3027, Dubai, UAE.
T + 971 4 2697706
F + 971 4 2691304
sales@globalplans.ae
www.globalplans.ae

