

SimpleCare application form: Individuals and families (FMU)



Administered by:

NOW
HEALTH INTERNATIONAL

Insured by:



For company use – intermediary details and stamp

Intermediary company:	Fax number:
	Email address:
Contact name:	Official stamp:
Telephone number:	

Please complete this form in BLOCK CAPITALS.

A deliberate or reckless misrepresentation by **You** may lead to **Us** voiding **Your Plan** with loss of premium. Where **You** make a careless misrepresentation **We** may void **Your Plan** or decline or reduce related claim payments. A misrepresentation is an untrue statement of fact relied on by one party, in this case **Us**, in establishing the terms of a contract (**Your Plan**). **You** should ensure that **You** complete **Your** application carefully, accurately and fairly. If **You** are unsure on any matter **You** should contact **Us**.

Please keep a record of all information **You** supply to **Us** in connection with this application.

Please enclose any medical reports or test results with **Your** application if they are available. **We** may ask **You** to complete a further medical questionnaire if **We** need more information. All the information **You** provide will be treated in strict confidence.

We rely on the information that **You** provide in this form (i.e. **Your** representations) to decide whether or not to accept **Your** application, and whether or not **We** need to apply special terms. Special terms are conditions that **We** may apply to **Your** cover. If **You** submit a claim for the **Treatment** of any existing condition which **You** did not tell **Us** about here or did not tell **Us** everything about, **We** may refuse to pay that claim. **We** also have the right to void **Your Plan**, or **We** may impose special terms on **Your Plan** which **We** will apply retrospectively. Please take the greatest care to ensure that this application form is completed fully and accurately.

If, after completing **Your** application form and before the latest of either **Our** written acceptance, payment of premium or **Your Start Date/Entry Date**, anything occurs which affects the information **You** provided in this form, such as a change in **Your** state of health or the state of health of any of **Your Dependants**, **You** must tell **Us** in writing about the change.

We reserve the right to decline or accept **Your** application or to accept **Your** application form with special terms.

Please send **Your** completed application form along with a copy of **Your** government issued identity document to **Us** via **Your** intermediary, or direct to Royal & Sun Alliance Insurance Middle East B.S.C. (c), c/o Now Health International Gulf Third Party Administrators LLC, Ground floor, Al Shaiba Building, Dubai Outsource City, PO Box 502163, Dubai, UAE. **You** can also scan and email it to MEAQuotes@worldcare.ae

Section 1: Name of Planholder

First name(s):	Family name:
What do You like to be called?	

*(If **Your** full name is John Andrew Smith, **You** might like to be called John or Mr Smith or Andy. **We** will address all correspondence to **You** in this way.)*

Section 2: Planholder details

Address:		
Email address:	Preferred telephone number <i>(including country code):</i>	
Is this Your	Mobile <input type="radio"/>	Home <input type="radio"/>
	Work <input type="radio"/>	<i>If You would like SMS notifications, please tell us Your mobile number:</i>
Gender:	Male <input type="radio"/>	Female <input type="radio"/>
Date of birth (dd/mm/yyyy):	/	/
Marital status:	Married <input type="radio"/>	Unmarried <input type="radio"/>
Residential region: (e.g. Umm Suqeim First)	Country of Residence:	
Nationality:		
Passport number:	UID (Visa) number:	File number (Visa):
Emirates ID number: (000-0000-0000000-0)	Emirate of Visa issuance:	

Height (cm/ft):	Weight (kg/lbs):
Occupation:	Occupation industry:
Work region: (e.g. Oud Metha)	
Monthly salary: < 4,000 AED <input type="radio"/> 4000 < 12,000 AED <input type="radio"/> > 12,000 AED <input type="radio"/> Unsalariated <input type="radio"/>	
Commission based salary: Yes <input type="radio"/> No <input type="radio"/>	
Are You or any intended member of this policy, or any family member or close associate a politically exposed person? (If yes please provide further details) Yes <input type="radio"/> No <input type="radio"/>	

Section 3: Spouse and Dependant details

Spouse details		
First name(s):	Family name:	
What does he/she like to be called?		
Email address:	Phone number:	
Gender: Male <input type="radio"/> Female <input type="radio"/>	Date of birth (dd/mm/yyyy): / /	
Marital status: Married <input type="radio"/> Unmarried <input type="radio"/>	Country of Residence:	
Residential region: (e.g. Umm Suqeim First)	Nationality:	
Passport number:	UID (Visa) number:	File number (Visa):
Emirates ID number: (000-0000-0000000-0)	Emirate of Visa issuance:	
Height (cm/ft):	Weight (kg/lbs):	
Occupation:	Occupation industry:	
Work region: (e.g. Oud Metha)		
Monthly salary: < 4,000 AED <input type="radio"/> 4000 < 12,000 AED <input type="radio"/> > 12,000 AED <input type="radio"/> Unsalariated <input type="radio"/>		
Commission based salary: Yes <input type="radio"/> No <input type="radio"/>		
Are You or any intended member of this policy, or any family member or close associate a politically exposed person? (If yes please provide further details) Yes <input type="radio"/> No <input type="radio"/>		

Dependant details	Dependant 1	Dependant 2	Dependant 3	Dependant 4
First name(s):				
Family name:				
What do they like to be called?				
Email address:				
Phone number:				
Gender:	Male <input type="radio"/> Female <input type="radio"/>	Male <input type="radio"/> Female <input type="radio"/>	Male <input type="radio"/> Female <input type="radio"/>	Male <input type="radio"/> Female <input type="radio"/>

Date of birth (dd/mm/yyyy):	/ /	/ /	/ /	/ /
Marital status	Married <input type="radio"/> Unmarried <input type="radio"/>	Married <input type="radio"/> Unmarried <input type="radio"/>	Married <input type="radio"/> Unmarried <input type="radio"/>	Married <input type="radio"/> Unmarried <input type="radio"/>
Country of Residence:				
Residential region: (e.g. Umm Suqeim First)				
Nationality:				
Passport number:				
UID (Visa) number:				
File number (Visa):				
Emirates ID number: (000-0000-0000000-0)				
Emirate of Visa issuance:				
Height (cm/ft):				
Weight (kg/lbs):				
Relationship to Planholder :				
Occupation (ages 16+):				
Occupation industry:				
Work region: (e.g. Oud Metha)				
Monthly salary:	<input type="radio"/> < 4,000 AED <input type="radio"/> 4000 < 12,000 AED <input type="radio"/> > 12,000 AED <input type="radio"/> Unsalariated	<input type="radio"/> < 4,000 AED <input type="radio"/> 4000 < 12,000 AED <input type="radio"/> > 12,000 AED <input type="radio"/> Unsalariated	<input type="radio"/> < 4,000 AED <input type="radio"/> 4000 < 12,000 AED <input type="radio"/> > 12,000 AED <input type="radio"/> Unsalariated	<input type="radio"/> < 4,000 AED <input type="radio"/> 4000 < 12,000 AED <input type="radio"/> > 12,000 AED <input type="radio"/> Unsalariated
Commission based:	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

Section 4: Start Date

Date on which **You** wish **Your Plan** to start (dd/mm/yyyy): / /

Cover cannot start until **You** have accepted all of **Our** terms and conditions following **Our** receipt of this application form and **We** have received the correct premium. **You** can apply for cover to start at a future date within 60 days of completion of this application form.

Section 5: Our environmental policy – Your document delivery settings



You can use **Your** secure online portfolio to view and download **Your Plan** documents, including **Your Certificate of Insurance**



You can use **Your** secure online portfolio to download **Your** virtual membership card.



Add **Your** membership card to **Your** smartphone wallet

Section 6: Plan options

For detailed information about the **Plan** choices available, please refer to SimpleCare **Benefit Schedule**. Please indicate **Your Plan** choice, and any **Out-Patient** option.

6.1 Choice of Plan

Benefit		SimpleCare CORE #	SimpleCare 100 [‡]
Annual Maximum Plan Limit		USD 1,000,000	USD 1,500,000
Area of Cover: Worldwide Excluding USA Residents of the UAE			
Default Out-Patient Co-Insurance	(i) For Treatment inside SimpleCare UAE Network	N/A	(i) Tier 1 medical providers: 20% Tier 2 medical providers: 15% Tier 3 medical providers: 0%
	(ii) For Treatment outside SimpleCare UAE Network	N/A	(ii) 20%
In-Patient and Day-Patient care		▶	▶
Day-Patient or Out-Patient surgery		▶	▶
Cancer Treatment		▶	▶
Organ Transplant		▶	▶
Congenital cover		▶	▶
Rehabilitation		▶	▶
Evacuation and Repatriation		▶	▶
Out-Patient fees (For Treatment outside the UAE)		▶	▶
Dental Treatment		▶	▶
Please Choose		○	○

▶ Full refund ▶ Not covered ▶ Limited cover

6.2 Out-Patient option

Benefit		SimpleCare CORE #	SimpleCare 100 [‡]
Co-Insurance Out-Patient Treatment - option 1	(i) For Treatment inside SimpleCare UAE Network	N/A	(i) Tier 1 medical providers: 10% Tier 2 medical providers: 10% Tier 3 medical providers: 0%
	(ii) For Treatment outside SimpleCare UAE Network	N/A	(ii) 10%
			○

SimpleCare CORE is not available to **Insured Persons** with residence visas in the Emirates of Dubai and Abu Dhabi.
SimpleCare CORE is a non-DHA compliant plan.

‡ SimpleCare 100 is not available to **Insured Persons** with residence visas in the Emirate of Abu Dhabi.

Section 7: Method and frequency of premium payment

Please note that if the payment **You** are to make now is based on an indicative quote the amount due may change once **We** have reviewed this application. **You** will need to both agree and pay the revised premium before cover can start. Please select the frequency and payment type **You** would like to pay **Your** premiums in. Please note that semi-annual premiums have a 3% surcharge, quarterly premiums have a 5% surcharge and monthly premiums have a 10% surcharge.

	Annually	Semi-annually	Quarterly	Monthly
Cheque (Please make Your cheque payable to Royal & Sun Alliance Insurance Middle East B.S.C. (c) and attach it to this application form.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	N/A
Credit card (We accept Visa, MasterCard and American Express. We will contact You to take the required payment. Please note that You need to visit Our office in person if You choose to make payment by American Express.) ++Your card issuer may charge an additional conversion or transaction fee to process this payment.	<input type="radio"/>	N/A	N/A	N/A
Bank transfer ¹ (Please make sure You tell Us Your family name in the transfer details and send it to the appropriate bank account below.)	<input type="radio"/>	N/A	N/A	N/A
Direct debit authorisation ² (Please complete the Direct debit authorisation form and attach it to this application form. According to UAE Central Bank Regulations, We require the original signature on the direct debit authorisation form. Our customer services team will complete the form on Your behalf and send You the original to be verified and signed.)	N/A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Bank transfer – USD account ¹	
Bank	Citibank
Bank account name	Royal & Sun Alliance Insurance Middle East B.S.C. (c)
Address	PO Box 749, Dubai, UAE
Swift code	CITIAEAD
IBAN no.	AE210211000000500027231
Direct debit information ²	
Account holder's name	
Bank name	
IBAN no.	

For USD bank account

Correspondent Bank: "Citibank N.A., New York, USA. SWIFT: CITIUS33"

Section 8: Claim reimbursement method

Please indicate how **You** would like to receive claim reimbursement payments. Bank transfer is the most secure and quickest method.

Cheque Bank transfer

Bank transfer - Please complete all details	
Account holder's name:	Country:
Bank name:	
Bank address:	
IBAN or account no.:	
Routing code (e.g. Swift or sort code):	

Section 9: Insurance details

9.1 Do **You** currently have health insurance with another company?

Yes No

If yes, please give details:

9.2 Do **You** intend to continue with the existing insurance?

Yes No

9.3 Have **You** been insured previously with Now Health International?

Yes No

If yes, please give dates of when insured and previous policy number:

9.4 Have **You** ever had an application for Medical Insurance declined or had special terms imposed?

Yes No

If yes, please give details:

Section 10: Health declaration

If **You** have more than five **Dependants**, please use a separate sheet of paper and attach it to this application.

You do not need to disclose matters related to common colds, **Vaccinations** or hayfever.

	Planholder	Dependant (Spouse)	Dependant 1	Dependant 2	Dependant 3	Dependant 4
10.1 Have You in the last five years ever undergone any Surgical Procedure , been a patient or been treated in a Hospital , clinic, sanatorium, nursing home or other medical institution where You were off work for more than one week, and/or received more than 10 days Treatment ?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.2 Are You currently taking any kind of medication (other than oral contraceptives), or is any Treatment or tests currently being performed or planned, or any day or In-Patient hospitalisation scheduled?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

Have **You** ever received **Treatment**, tests or investigations for, been diagnosed with, or been hospitalised or had signs or symptoms of for:

10.3 Asthma, bronchitis, tuberculosis, pneumonia or any other respiratory conditions?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.4 Anxiety, depression, psychological, psychiatric, mental condition, drug or alcohol addiction or abuse?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.5 Blood disorders, anaemia, haemophilia, thalassemia or other abnormal blood tests? Have You ever been tested positive for HIV, Hepatitis B or C?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.6 Cancer , cyst, polyp, or any abnormal growth whether cancerous or benign?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

10.7 Digestive disorder including stomach, colon, rectum, hernia or any other bowel problems?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.8 Disorders of the kidneys, spleen, liver, pancreas, bladder, prostate, renal or recurrent urinary conditions?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.9 Diabetes, thyroid disorders or weight management problems?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.10 Epilepsy, multiple sclerosis or other neurological conditions?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.11 High blood pressure, heart or circulatory conditions, stroke or higher than normal cholesterol level?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.12 Knee, back or skin disorders, rheumatism, gout, arthritis or disease of the bone, spine, joint, muscle?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.13 Any type of disease, physical impairment, congenital or hereditary disorder, disability, recurrent illness, major injury or Medical Condition not already noted above?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
10.14 Have You ever suffered from any breast or gynaecological disorders?	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>

10.15 Are You currently pregnant?	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>
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If yes, have there been any complications to date? Please give details:

Last menstrual period date :

10.16 Are You currently trying to get pregnant?	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>
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10.17 Are You undergoing any form of fertility Treatment ?	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>
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If yes, please give details:

I understand and acknowledge any pregnancy not declared at the time of this application's coverage will be at the sole discretion of Royal & Sun Alliance Insurance Middle East B.S.C. (c). Royal & Sun Alliance Insurance Middle East B.S.C. (c) has the right to not cover any maternity claims to any undeclared pregnancy. I also acknowledge and understand any pregnancy, which arises within forty calendar days from the date of this application; coverage will also be at the discretion of Royal & Sun Alliance Insurance Middle East B.S.C. (c).

Additional information

If **You** answered 'Yes' to any of questions 10.1 to 10.17, please provide details in the box below.

Please provide as much detail as possible, including the date and nature of diagnosis, frequency and severity of symptoms, date of last episode as well as details of any past, current or known future **Treatment**.

Member name	Diagnosis (If none made please describe the exact nature of symptoms suffered)	Date of consultation	Treatment received	Date of last treatment/ symptoms	Any underlying cause	Specific location on body including left or right	Outcome (e.g. on-going complete recovery, likely to recur) or for smears, frequency (annually, 6-monthly)

Section 11: Doctor's contact details

Please give details of **Your** current usual doctor or the one who is most familiar with **Your** medical history.

Medical Practitioner's details

Name:

Telephone number:

Address:

Date of last attendance and reason:

Section 12: Important notes

Quotations are valid for 30 days subject to the above details remaining the same and are issued in accordance with SimpleCare **Plan** terms, conditions and exclusions.

The premiums quoted have been calculated based on each person's age at the date of the quotation. Premiums may be subject to change if the age of any person increases prior to the actual **Start Date** of **Your** SimpleCare **Plan**. Cover cannot start until **You** have accepted all of **Our** terms and conditions following **Our** receipt of this application form and **We** have received the correct premium.

The premiums quoted have been based on Your Body Mass Index being within normal limits.

* As per the Dubai Health Authority circular, **We** cannot back date cover for Dubai resident visa holders (only in exceptions for new born and this is limited to up to 7 days).

Data protection

We and the **Underwriters** will collect certain information about **You** in the course of considering **Your** application and, if a **Plan** is issued to **You**, conducting **Our** relationship with **You**. This information will be processed for the purposes of underwriting **Your** insurance coverage, managing any **Plan** issued and administering claims. **Your** information may be passed to **Underwriters, Medical Practitioners, Medical Assistance Companies and Claims Administrators** for these purposes. The same duty of confidentiality is required of any third parties to whom the administration of **Your Plan** may be subcontracted. **Your** name and contact details will not be disclosed to other organisations (except as stated above).

Royal & Sun Alliance Insurance Middle East B.S.C. (c) and Now Health International may contact **You** with details of **Our** other products and services which may be of interest to **You**. **You** may be contacted by post, telephone or email if appropriate. If **You** do not wish **Us** to do this please tick this box .

You have a right of access to, and correction of, information that **We** hold about **You**. Please contact **Us** if **You** would like to exercise either of these rights. Some of the information **We** collect about **You** may be classified as "sensitive" – that is information about racial or ethnic origin and physical or mental health. Data protection laws impose specific conditions in relation to sensitive information, including, in some circumstances, the need to obtain **Your** explicit consent before **We** process the information.

Important note: We regard the rights above as best practice but the legal requirements may differ in the country in which You reside. Please contact Us for additional information regarding regulations in Your jurisdiction.

By signing this Application Form **You** consent to the processing and transfer of information (including sensitive information) described in this notice. Without this consent **We** will not be able to consider **Your** application.

Section 13: Declaration and authorisation

I hereby apply for cover on behalf of all the persons named in this application form for a SimpleCare **Plan** as specified above.

I have received and read the **Benefit Schedule, Terms and Conditions, Definitions, Benefits** and exclusions of this **Plan**. I understand that the Application Form, **Certificate of Insurance, Benefit Schedule** and the Members' Handbook incorporating the **Plan** terms and conditions make up the contract between **Us** and all form part of the **Plan** Agreement. I am aware that cover shall be provided in accordance with the Agreement.

- I declare that the information given in this application is true and that disclosure in respect of each person included in this application is complete, even if some of the information provided is not in my own handwriting. I understand it is unlawful for me or my **Dependants** to knowingly provide false, incomplete or misleading facts or information for the purpose of defrauding or attempting to defraud Royal & Sun Alliance Insurance Middle East B.S.C. (c). Penalties may include imprisonment, fines, denial of coverage, loss of premium, loss of **Benefits** and legal damages.
- I understand that I must notify 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, before the latest of either written acceptance, payment of premium or the **Start Date/Entry Date**.
- For the purpose of this application I authorise any doctor who has ever treated or advised any of the persons named in this application to provide any information which may be required in connection with **Treatment** related to any claim under this **Plan**. I have discussed the terms of this authorisation with my partner and competent adult **Dependants**, and I have obtained their consent to the release of their healthcare information pursuant to this authorisation.
- I declare that I have read and understood the following from the members' handbook:
 - cancellation and termination rights
 - complaints procedures and referral rights to the financial ombudsman service
 - law and jurisdiction of the **Plan**
 - language of the **Plan** and **Our** service
 - compensation arrangements
 - Now Health International Gulf Third Party Administrators LLC is acting on behalf of Royal & Sun Alliance Insurance Middle East B.S.C. (c) for the purpose of administering **Plans**.

- I and those to be covered under this **Plan** acknowledge and agree to our personal data being processed by Royal & Sun Alliance Insurance Middle East B.S.C. (c), its administrator or its group companies and those other parties, wherever located, for the purpose of administering my **Plan**.
- I understand that Royal & Sun Alliance Insurance Middle East B.S.C. (c) cannot be liable and therefore will not pay claims if my **Plan** is lapsed should Royal & Sun Alliance Insurance Middle East B.S.C. (c) be unable to collect my premium for whatever reason and I do not provide an alternate method of payment within seven days of receiving requests for alternative methods of payment.
- I agree that where medical **Treatment** is received within the provider network by me or any of my **Dependants** and, except where previously agreed by Royal & Sun Alliance Insurance Middle East B.S.C. (c), it is determined that the **Treatment** or **Medical Condition** is not refundable within the terms and conditions of the **Plan**, I agree that I am liable to Royal & Sun Alliance Insurance Middle East B.S.C. (c) for all claims settled for such medical **Treatment** in connection with any non-covered claim.
- I understand and confirm that where I have not repaid funds disbursed in good faith by Royal & Sun Alliance Insurance Middle East B.S.C. (c) in respect of non-covered medical **Treatment**, valid claims may be offset against outstanding funds due to Royal & Sun Alliance Insurance Middle East B.S.C. (c) and/or my **Plan** may be suspended until the outstanding amounts have been settled in full.
- I acknowledge that if it is determined by Royal & Sun Alliance Insurance Middle East B.S.C. (c) that a claim was fraudulent my **Plan** may be voided with immediate effect.
- I understand that if I am able to claim any costs from another insurance policy for the cost of any **Treatment** or **Benefits** received, Royal & Sun Alliance Insurance Middle East B.S.C. (c) will only be liable for a proportional share of the total costs.
- I have read the important notes.
- I agree to the declaration above and understand that cover is provided in accordance with the terms and conditions of the SimpleCare **Plan**.

Signature (Insured/main applicant):

Date (dd/mm/yyyy):

/ /

Plans issued in the United Arab Emirates (UAE) are insured by Royal & Sun Alliance Insurance Middle East B.S.C. (c) and are administered by Now Health International Gulf Third Party Administrators LLC.
 Registered address: 2348 Sky Tower, Al Reem Island, P.O Box 132168, Abu Dhabi, U.A.E.
 Regulated by the UAE Federal Insurance Authority with license number 11169.

Royal & Sun Alliance Insurance (Middle East) B.S.C (c) registered under UAE Federal Law No (6) of 2007, Registration No 65.



UAE ◀

Now Health International

Europe

Now Health International (Europe) Limited
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