

WorldCare application form: Add a dependant

For company use – intermediary details and stamp				
Intermediary company:	Fax number:			
	Email address:			
Contact name:	Official stamp:			
Telephone number:				

A **Dependant** is one spouse or adult partner and/or unmarried children who are no more than 18 years old and residing with **You**, or up to 28 years old if in full-time education (written proof may be required from the educational institute where they are enrolled), at the **Start Date** or any subsequent **Renewal Date**. The term partner shall mean husband, wife, civil partner or the person permanently living with **You** in a similar relationship. All **Dependants** must be named as **Insured Persons** in the **Certificate of Insurance**.

To add a Dependant to Your Plan, please complete this form in BLOCK CAPITALS or apply online at www.now-health.com.

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 claims 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**.

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

Please enclose any relevant 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. **We** will treat all the information **You** provide 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 exclusions or 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 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 Now Health International (Europe) Limited, Suite G3/4, Building Three, Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom. **You** can also scan and email it to EuropeService@now-health.com or fax it to +44 (0) 1276 602130.

Section 1: Planholder information	
Planholder name:	Plan number:
Section 2: Add Dependant details	
First name(s):	Family name:
What does he/she like to be called?	
(If their full name is John Andrew Smith, they might like to be called John or Mr Smith or Andy. We will addr	ess all correspondence to them in this way.)
Gender: Male 🗆 Female 🗆	Date of birth (dd/mm/yyyy): / /
Country of Residence:	Nationality:
Height (cm/ft):	Weight (kg/lbs):
Occupation:	Occupation industry:

ationship to Planholder :			
You or any intended member of this policy, or any family member or close associate a politically exposed person? res please provide further details)	?Yes 🗆	No 🗆	
ction 3: Entry date			
e You wish Your Dependant's cover 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 4: 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. The additional premium for this Dependant should be paid in the same method as Your Plan. Details of how to pay are listed below.

Cheque: Please make Your cheque payable to Now Health International (Europe) Limited and attach it to this application form.

Credit card: We accept Visa, MasterCard and American Express. Your card issuer may charge an additional conversion or transaction fee to process this payment.

Bank transfer: Please make sure You tell Us Your family name in the transfer details and send it to the appropriate bank account below:

	USD account	EUR account	GBP account
Bank	Citibank	Citibank	Citibank
Bank account name	Now Health Intl (Europe) Ltd	Now Health Intl (Europe) Ltd	Now Health Intl (Europe) Ltd
Address	25 Canada Square, Canary Wharf, London, E14 5LB, United Kingdom	25 Canada Square, Canary Wharf, London, E14 5LB, United Kingdom	25 Canada Square, Canary Wharf, London, E14 5LB, United Kingdom
Account no.	17406878	17406819	17406835
Sort code	185008	185008	185008
Swift code	CITIGB2L	CITIGB2L	CITIGB2L
IBAN no.	GB10CITI18500817406878	GB51CITI18500817406819	GB07CITI18500817406835

Section 5: Insurance details

Please answer these questions in respect of the Dependant You wish to add to Your Plan.

5.1 Does Your Dependant currently have health insurance with another company?	Yes 🗆 No 🗆
If yes, please give details:	
5.2 Does Your Dependant intend to continue with the existing insurance?	Yes 🗆 No 🗆
5.3 Has Your Dependant (s) been insured previously with Now Health International?	Yes 🗆 No 🗆
If yes, please give dates of when insured and previous policy number:	
5.4 Has Your Dependant (s) ever had an application for Medical Insurance declined or had special terms imposed?	Yes 🗌 No 🗌
If yes, please give details:	

Section 6: Health declaration

Your Dependant does not need to disclose matters related to common colds, Vaccinations or hayfever.

		Dependant
6.1	Has Your Dependant 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 they were off work for more than one week, and/or received more than 10 days' Treatment ?	Yes 🗌 No 🗌
6.2	Is Your Dependant 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 🗌 No 🗌

Has Your Dependant ever received Treatment, tests or investigations for, been diagnosed with, or been hospitalised or had signs or symptoms of for:

6.3 Asthma, bronchitis, tuberculosis, pneumonia or any other respiratory conditions?	Yes 🗆 No 🗆
6.4 Anxiety, depression, psychological, psychiatric, mental condition, drug or alcohol addiction or abuse?	Yes 🗆 No 🗆
6.5 Blood disorders, anaemia, haemophilia, thalassemia or other abnormal blood tests? Has Your Dependant ever been tested positive for HIV, Hepatitis B or C?	Yes 🗌 No 🗌
6.6 Cancer , cyst, polyp, or any abnormal growth whether cancerous or benign?	Yes 🗌 No 🗌
6.7 Digestive disorder including stomach, colon, rectum, hernia or any other bowel problems?	Yes 🗌 No 🗌
6.8 Disorders of the kidneys, spleen, liver, pancreas, bladder, prostate, renal or recurrent urinary conditions?	Yes 🗌 No 🗌
6.9 Diabetes, thyroid disorders or weight management problems?	Yes 🗌 No 🗌
6.10 Epilepsy, multiple sclerosis or other neurological conditions?	Yes 🗆 No 🗆
6.11 High blood pressure, heart or circulatory conditions, stroke or higher than normal cholesterol level?	Yes 🗌 No 🗌
6.12 Knee, back or skin disorders, rheumatism, gout, arthritis or disease of the bone, spine, joint, muscle?	Yes 🗆 No 🗆
6.13 Any type of disease, physical impairment, congenital or hereditary disorder, disability, recurrent illness, major injury or Medical Condition not already noted above?	Yes 🗌 No 🗆
6.14 Has Your Dependant ever suffered from any breast or gynaecological disorders?	Yes 🗆 No 🗆 N/A 🗆

Additional information

If **You** answered 'Yes' to any of questions 6.1 to 6.14, 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/ Medication 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 7: 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 8: Important notes

Quotations are valid for 30 days subject to the above details remaining the same and are issued in accordance with Now Health International **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** Now Health International **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 Dependant's Body Mass Index being within normal limits.

Data protection

We and the Underwriters will collect certain information about You in the course of considering Your application to become a member under Your Plan and, if approved, conducting Our ongoing relationship with You. This information will be processed for the purposes of meeting Our legal and regulatory obligations, approving Your application and, where approved, administering Your membership cover and any claims You make under Your Plan.

The information **We** collect about **You** includes details such as **Your** name and address as well as more sensitive details such as information about **Your** health. The way **Your** cover under the **Plan** works means **Your** information may be shared with and used by a number of third parties, including **Underwriters**,

Medical Practitioners, Medical Assistance Companies and Claims Administrators – but only in connection with Your membership cover under the Plan.

Other people's information You provide to Us

Your membership of Your Plan may cover You and Your family members. Where You provide us with information about Your family members, such as Your spouse, You must inform each of them that You are giving their personal information to Us in connection with Your membership cover and that their information will be processed in the manner and for the purposes described in this data protection notice. When You provide information about family members, We will take this as confirmation that You have their consent to do so.

Marketing

We would also like to use Your contact details in order to keep You informed of other products and services We think may be of interest to You.

We need Your consent to use Your contact details for this purpose. You do not have to give Your consent and You may withdraw Your consent at any time. Do You consent to use of Your contact details for the purpose of Us contacting You by email, phone or post about other products and services We think may be of interest to You? If You consent, please tick this box \Box .

Want more details?

For more information about how **We** use **Your** personal information please see **Our** full privacy notice, a copy of which is available online at www.now-health.com or on request.

Contacting Us and Your rights

You have rights in relation to the information We hold about You, including the right to access Your information. Please contact Us at hello@now-health.com if You wish to exercise Your rights, discuss how We use Your information or request a copy of Our full privacy notice.

Access to Medical Reports Act 1988

It may be necessary to obtain a medical report from Your usual Doctor/Medical Practitioner in connection with Your application to become a member under Your Plan. If We need to do this, this Act gives You specific rights and they are set out below. If You wish:

- 1. You can refuse to give Your consent but if You do We may be unable to deal with Your application.
- You can ask to see the report before it is sent to Us. If You give Your consent, We will be able to contact Your Doctor direct for a report. If You wish to see it, delete the word "NOT" in the declaration and We will inform the Doctor accordingly. Then the Doctor will not send it to Us until:

 You have seen the report and approved it; or
 - (ii) 21 days have passed since **We** requested the report and the Doctor has not heard from **You**.

Important note: The sooner We receive the report, the sooner We can deal with Your application for membership.

- 3. Having seen the report, You can refuse Your consent again this may affect Our ability to deal with Your application.
- 4. You may ask the Doctor to change the report if You disagree with it. If (s)he refuses, You can require him/her to attach a statement of Your views to the report.
- 5. You may also ask the Doctor to let You see all reports about You supplied to Us within the last six months (if any).

Important note: Your Doctor is entitled to charge You for supplying You with a copy of the report (to cover cost). This is not covered by Your Plan.

Your Doctor may refuse to let You see Your report if (s)he feels it will do serious harm to Your physical or mental health, or it will indicate the Doctor's intentions in respect of You, or it may reveal the identity of another person who has supplied information about You who is not a health professional but is involved in Your care. In such cases You will be entitled to see the remainder of the report. If this affects the entire report, Your Doctor must obtain Your consent before (s)he sends it to Us.

Section 9: Declaration and authorisation

I hereby apply for cover on behalf of all the persons named in this application form for a Now Health International 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 to Now Health International for the purpose of defrauding or attempting to defraud Now Health International. Penalties may include imprisonment, fines, denial of coverage, loss of premium, loss of **Benefits** and legal damages.
- I understand that I must notify Now Health International (Europe) 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, 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 Now Health International with any information they may require 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 (Europe) Limited is acting on behalf of AXA PPP healthcare Limited for the purposes of issuing and administering Plans, receiving premiums and paying claims.
- I understand that Now Health International cannot be liable and therefore will not pay claims if my **Plan** is lapsed should Now Health International be unable to collect my premium for whatever reason and I do not provide Now Health International with an alternate method of payment within seven days of Now Health International 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 Now Health International, 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 Now Health International 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 Now Health International in respect of non-covered medical Treatment, valid claims may be offset against outstanding funds due to Now Health International and/or my Plan may be suspended until the outstanding amounts have been settled in full.
- I acknowledge that if it is determined by Now Health International 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, Now Health International (Europe) Limited 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 Now Health International Plan.

Signature (Insur	ed/main an	plicant)

Date (dd/mm/yyyy):

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