

## For company use – intermediary details and stamp

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

To be completed by the employer (the **Planholder**). Please complete this form using BLOCK CAPITALS.

A deliberate or reckless misrepresentation by **You** may lead to **Us** voiding **Your** membership. Where **You** make a careless misrepresentation **We** may void **Your Group 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 Group 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.

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** employees, **You** must tell **Us** in writing about the change.

If **You** have used an authorised insurance broker **You** understand, acknowledge and agree that by buying this **Plan**, **We** will pay the authorised insurance broker commission during the life of the **Plan** including renewals. **You** also understand that this agreement is necessary for **Us** to proceed with **Your** application.

Please send **Your** completed application form to **Us** via **Your** intermediary, or direct to Now Health International (Singapore) Pte. Ltd. 4 Robinson Road, #07-01A/02 The House of Eden, Singapore 048543. You can also scan and email it to SingaporeService@now-health.com or fax it to +65 6220 6950.

## Section 1: Start Date

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.

The date the **Group Plan** will start from (dd/mm/yyyy):                    /                    /

## Section 2: Company details

Company name:

Company address:

Company registration number:

Company website address:

Type of business:

## Section 3: Company Plan Administrator details

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.)*

Job title:

Address (if different from above):

Telephone:

Fax:

Email address:

## Section 4: Our environmental policy – Your document delivery settings

As an international organisation, **We** are committed to reducing **Our** carbon footprint by working to minimise the impact of printing and shipping on the environment. To opt out of **Our** environmental policy and receive printed documents, please check this box . **You** will automatically receive a physical membership card for every **Insured Person** on **Your Group Plan** no matter which option **You** choose and **You** can access all of **Your** remaining **Group Plan** documents in **Your** secure online portfolio.

## Section 5: Group Plan options

For detailed information about the **Group Plan** choices available, please refer to the WorldCare **Benefit Schedule**. The currency **You** pay **Your** premium in is chosen for **You** by **Your Country of Residence** and the **Group Plan Deductible** will also be denominated in this currency. Please indicate **Your Group Plan** choice, **Deductible**, and any additional options.

### Choice of **Group Plan**

Benefit	Essential	Advance	Excel	Apex
Maximum annual limit	USD 3m/SGD 3.9m	USD 3.5m/SGD 4.55m	USD 4m/SGD 5.2m	USD 4.5m/SGD 5.85m
<b>In-Patient</b> and <b>Day-Patient</b> care	▶	▶	▶	▶
<b>Organ Transplant</b>	▶	▶	▶	▶
<b>Cancer Treatment</b>	▶	▶	▶	▶
Acute <b>Medical Conditions</b> during <b>Pregnancy</b> and childbirth	▶	▶	▶	▶
<b>Evacuation</b> and <b>Repatriation</b>	▶	▶	▶	▶
<b>Day-Patient</b> or <b>Out-Patient</b> surgery	▶	▶	▶	▶
<b>Out-Patient Medical Practitioner</b> fees	▶	▶	▶	▶
<b>Rehabilitation</b>	▶	▶	▶	▶
Congenital cover	▶	▶	▶	▶
<b>Chronic Condition</b> cover	▶	▶	▶	▶
Routine and complex dental <b>Treatment</b>	▶	▶	▶	▶
Routine maternity cover	▶	▶	▶	▶
<b>Please choose</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

▶ Full refund    ▶ Not covered    ▶ Limited cover

### Choice of currency

USD

SGD

## Group Plan Deductible

If **You** would like to change from the Standard **Deductible** to one of the other options, please tick the appropriate box. Please note that the **Group Plan Deductible** applies to **In-Patient** and **Day-Patient Treatment** is per **Insured Person**, per **Period of Cover**.

If **You** choose an Optional **Deductible**, on WorldCare Advance, WorldCare Excel or WorldCare Apex, **You** must also select an **Out-Patient Co-Insurance** Option or an **Out-Patient Per Visit Excess** Option. On WorldCare Essential if **You** choose an optional **Deductible** and an **Out-Patient Charges** Option, **You** must also select an **Out-Patient Co-Insurance** Option.

	Essential	Advance	Excel	Apex
Standard <b>Deductible</b>	Nil	Nil	Nil	Nil
Optional <b>Deductible</b>				
USD 1,000/SGD 1,300	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
USD 2,500/SGD 3,250	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
USD 5,000/SGD 6,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
USD 10,000/SGD 13,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
USD 15,000/SGD 19,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Out-Patient Per Visit Excess</b> Option				
USD 25/SGD 30	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
USD 15/SGD 20	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Additional options

	Essential	Advance	Excel	Apex
USA elective <b>Treatment</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical history disregarded (compulsory <b>Group Plans</b> 10+ employees only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extended <b>Evacuation</b> and <b>Repatriation</b> Option – Additional charge of USD100/SGD 130 per <b>Insured Person</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Hospital</b> room restriction in Singapore and Hong Kong	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Out-Patient</b> Charges	<input type="checkbox"/>	N/A	N/A	N/A
<b>Out-Patient</b> Charges – Option 2	<input type="checkbox"/>	N/A	N/A	N/A
10% <b>Co-Insurance</b> on <b>Out-Patient Treatment</b>	<input type="checkbox"/> *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20% <b>Co-Insurance</b> on <b>Out-Patient Treatment</b>	<input type="checkbox"/> *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wellness, optical <b>Benefits</b> and <b>Vaccinations</b> (compulsory <b>Group Plans</b> 3+ employees only)	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wellness, optical <b>Benefits</b> and <b>Vaccinations</b> – option 2 (compulsory <b>Group Plans</b> 3+ employees only)	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Routine maternity cover for Advance <b>Group Plan</b> option (compulsory <b>Group Plans</b> 10+ employees only)	N/A	<input type="checkbox"/>	N/A	Already covered
Routine maternity cover with 20% <b>Co-Insurance</b> for Advance <b>Group Plan</b> option (compulsory <b>Group Plans</b> 10+ employees only)	N/A	<input type="checkbox"/>	N/A	Already covered
Dental cover for Advance <b>Group Plan</b> option (compulsory <b>Group Plans</b> 10+ employees only)	N/A	<input type="checkbox"/>	Already covered	Already covered
Routine maternity cover for Excel <b>Group Plan</b> option (compulsory <b>Group Plans</b> 10+ employees only)	N/A	N/A	<input type="checkbox"/>	Already covered
Removal of Dental <b>Co-Insurance</b>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\* Please note that on WorldCare Essential a **Co-Insurance Out-Patient Treatment** Option can only be taken if **You** select an **Out-Patient Charges** Option.

## Section 6: 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 quarterly premiums have a 3% surcharge.

	Annually	Semi-annually	Quarterly	Monthly
Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A
Bank transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A

**Cheque:** Please make **Your** cheque payable to Now Health International (Singapore) Pte. Ltd. and attach it to this application form.

**Bank transfer:** Please make sure **You** tell **Us Your** company name in the transfer details and send it to the bank account below. For a USD/SGD policy, premium needs to be paid to the respective bank accounts only.

	USD account	SGD account
Bank	Citibank N.A. Singapore Branch	Citibank N.A. Singapore Branch
Bank code	N/A	7214
Branch code	N/A	001
Bank account name	Now Health International (Singapore) Pte. Ltd	Now Health International (Singapore) Pte. Ltd
Address	8 Marina View 21-01 Asia Square Tower 1 Singapore 018960	8 Marina View 21-01 Asia Square Tower 1 Singapore 018960
Account no.	0857607104	0857607074
Swift code	CITISGSG	CITISGSG

## Section 7: Previous Medical Insurance

Please complete this section if **You** have previously had private medical insurance for **Your** group members. Otherwise please go to section 8.

Policy no.:	Date cover expires/expired (dd/mm/yyyy):	/	/
Name of Insurer:			

## Section 8: Underwriting Options

Full Medical Underwriting (FMU) <input type="checkbox"/>	Medical History Disregarded (MHD) <input type="checkbox"/>
Continuous Transfer Terms (CTT) <input type="checkbox"/>	

Full Medical Underwriting (FMU) is the process where the **Underwriters** assess the declared details in deciding if any special terms apply. For FMU, all members (employees and **Eligible Dependants**) are required to complete a WorldCare application form for group (FMU) employees and send it to Now Health International (Singapore) Pte. Ltd. 4 Robinson Road, #07-01A/02 The House of Eden, Singapore 048543.

Medical History Disregarded (MHD) is when we may be able to cover **Your** employees without asking detailed questions about their medical history up-front. MHD is available for compulsory groups of 10 or more members.

Continuous Transfer Terms (CTT) is when **You** are applying for one of **Our Group Plans** with **Benefits** similar to those of **Your** current policy and where the **Underwriters** assess the declared medical details and decide if **We** can offer **Your** members a Continuous transfer. All members (employees and **Eligible Dependants**) are required to complete a WorldCare application form for group (CTT) employees and send it to Now Health International (Singapore) Pte. Ltd. 4 Robinson Road, #07-01A/02 The House of Eden, Singapore 048543.

**We** need a full membership list as follows and it must include these details for each person to be covered (A template is available from [www.now-health.com](http://www.now-health.com) or by calling +65 6880 2300).

1. First name(s)
2. Family name
3. What do they like to be called?  
*(If **Your** employee's full name is John Andrew Smith, he might like to be called John or Mr Smith or Andy. **We** will address all correspondence to him in this way.)*
4. Gender
5. Date of birth (dd/mm/yyyy)
6. Occupation
7. Employee category
8. **Entry Date** – first day of cover (dd/mm/yyyy)
9. **Country of Residence**
10. Nationality
11. Email address
12. Telephone no.
13. Relationship to primary insured
14. **Dependants** to be included
15. **Start Date** of employment (employees only) (dd/mm/yyyy)

## Section 9: Eligibility

Please define the member category:

Name of category e.g. directors, managers, general employees	All members	Number of members
	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	

- Compulsory  or Voluntary
- Employees only  or Employees and **Dependants**
- Expatriates**  and/or Local Nationals
- Start Date for New Employees:  
 First date of employment  
 After \_\_\_\_\_ month(s) probation period

If cover choices vary according to the job position and there are more than five employees for each level, please provide details.

For **Dependants** aged 18 and over **We** may require written confirmation from their place of study that they are in full-time education.

If **We** have accepted the **Group Plan** on the basis that it is a compulsory group and subsequently find out that the **Group Plan** is on a voluntary basis;

**We** reserve the right to adjust the premium.

## Section 10: Important notes

Buying health insurance products that are not suitable for **You** may impact **Your** ability to finance **Your** future healthcare needs. **You** should seek advice from **Us** or a qualified adviser if in doubt before **You** sign this application form. Should **You** choose not to, **You** are taking sole responsibility to ensure that this product is appropriate to **Your** financial needs and insurance objectives.

Quotations are valid for 30 days subject to the above details remaining the same and are issued in accordance with Now Health International **Group 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 **Group Plan** or if the number of members eligible to participate in the **Group Plan** is different to the original census provided that Now Health International quoted on. 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 Body Mass Indexes being within normal limits.**

**Pre-Existing Medical Conditions (not applicable for MHD Groups)**

**Your Plan** does not cover **You** for **Treatment of Pre-Existing Medical Conditions** and **Related Conditions** unless accepted by **Us** in writing.

**A Pre-Existing Medical Condition** means any disease, injury or illness for which:

1. **You** have received **Treatment**, test or investigations for, been diagnosed with or been hospitalised for; or
2. **You** have suffered from or experienced symptoms; whether the **Medical Condition** has been diagnosed or not, at any time before your **Start Date/Entry Date** into the **Plan**.

**Data Privacy**

**We** and **Your Underwriters** collect personal information about **You** and **Your Dependants** (including health, bank account and occupation) 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 Now Health group companies administering **Your Plan, Underwriters, Medical Practitioners, Medical Assistance Companies and Claims Administrators** for these purposes, including those located outside Singapore. The same duty of confidentiality is required of any third parties to whom the administration of **Your Plan** may be subcontracted, including those based outside Singapore. **Your** personal details will not be disclosed to other organisations without **Your** consent.

**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.

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.

Now Health International group companies providing IPMI products may contact **You** by letter, SMS or email with details of other IPMI or related products and services, which may be of interest to **You**. If **You** wish this to happen please tick this box . **You** may opt out of future marketing by contacting **Us** at any time. A list of Now Health group companies, their contact details and **Our** Data Privacy Policy is available at [www.now-health.com](http://www.now-health.com).

## Section 11: Declaration and authorisation

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

I have received and read the **Benefit Schedule, Terms and Conditions, Definitions, Benefits** and exclusions of this **Group Plan**. I understand that the Application Form, Group Agreement, **Certificate of Insurance, Benefit Schedule** and the Members' Handbook incorporating the **Group Plan** terms and conditions make up the contract between **Us** and all form part of the **Group 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 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, rescission of **Benefits** and legal damages.
- I understand that I must notify Now Health International (Singapore) Pte. Ltd. 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**.
- If I have indicated that I wish to pay by credit card, I authorise Now Health International to debit my account with the appropriate premiums on or before their due dates, and all subsequent renewal premiums due as invoiced by Now Health International until I give written notice that I wish to terminate this Agreement.
- I declare that I have read and understood the "Your Guide to Health Insurance" Booklet, Group Agreement and the Members' Handbook which contains Product Information and Key Product Provisions, details of my rights and **Your** obligations to me:
  - cancellation and termination rights
  - complaints procedures
  - law and jurisdiction of the **Group Plan**
  - language of the **Group Plan** and **Our** service
  - compensation arrangements
  - **Plans** are underwritten by Sompo Insurance Singapore Pte. Ltd. and Now Health International (Singapore) Pte. Ltd. is acting on behalf of Sompo Insurance Singapore Pte. Ltd. for the purposes of issuing and administering **Group Plans**, receiving premiums and paying claims.
- I have consent from all those covered under this **Group Plan** to administer policy additions and deletions and review claim payment reports on their behalf.
- I understand that Now Health International cannot be liable and therefore will not pay claims if my **Group 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 understand that if any of the persons named in this application are able to claim any costs from another insurance policy for the cost of any treatment or benefits received, Now Health International 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 **Group Plan** and **Group** Agreement.

Signature (Authorised person/Plan Administrator):

Date (dd/mm/yyyy):

/ /

Signature & Name of Adviser:

Date (dd/mm/yyyy):

/

/ /

Now Health International (Singapore) Pte. Ltd.(No.201317502C) is a general insurance agent of Sompo Insurance Singapore Pte. Ltd. and is registered with the Agents' Registration Board of the General Insurance Association of Singapore (GIA).

Registered at 16 Raffles Quay #33-03 Hong Leong Building Singapore 048581.

Visit [www.sompo.com.sg](http://www.sompo.com.sg) to find out more about Sompo Singapore.

