Administered by:

NOW HEALTH INTERNATIONAL

Insured by:

Arabia INSURANCE

WorldCare application form: Groups

For company use – intermediary details and stamp

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

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.

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 and submit it along with **Your** incorporation certificate (trade license) to **Us** via **Your** intermediary, or direct to Arabia Insurance Company S.A.L., c/o Now Health International Gulf Third Party Administrators LLC, Unit 3701, Burj Al Salam Building, 3 Sheikh Zayed Rd, PO Box 334337, Dubai, United Arab Emirates. **You** can also scan and email it to MEAQuotes@worldcare.ae.

For applicants with residence visas in the **Emirate of Abu Dhabi ONLY. Please include a passport-sized photograph using a white background of each applicant.*

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:

Trading name(s) if applicable:

Registered office address:

Office location address (if different from above):

Company registration number:

Company establishment number:

Tax registration number (TRN):

Other countries where **You** do business/have operations:

Company website address:	Business activity:

Incorporating body:

Incorporation number:

Incorporation date (dd/mm/yyyy): / /

Legal form of **Your** firm (e.g. Limited Liability Company):

Is the Company, any party connected to the Company or any employees, their family members or close associates, a politically exposed person?
Is any party connected to the Company, any employees, their family members or close associates, a politically exposed person? Yes ☐ No ☐

Are all directors included in **Your** intended membership? (If not please list all additional directors) Yes ☐ No ☐

Are all Ultimate Beneficial Owners of the Company included in the intended membership? (If not please list all Ultimate Beneficial Owners) (natural persons owning more than 5%): Yes ☐ No ☐

Is **Your** firm owned, in whole or in part, by another organisation? Yes ☐ No ☐

If yes, please state the name(s) and registration and incorporation jurisdiction(s) of the organization(s) together with the percentage of ownership and the type of business carried on by it (or each of them) and whether it is DFSA regulated. Please provide a copy of the company structure chart (if applicable) and registration certificate of each one of these organisations.

Details of shareholders

Please state the full name(s) of the firm's shareholders/partners holding more than 25% of issued capital together with their nationality, date of birth and the percentage of their corresponding ownership. If a shareholder owns the controlling stake, in the case of a company please provide details of the ultimate owner.

Name	Nationality	Date of birth (dd/mm/yyyy)	Shareholding Percentage
		/ /	
		/ /	
		/ /	

Details of Board members

Please provide the full name(s), nationality, date of birth and current domicile of all Board Members.

Name	Nationality	Date of birth (dd/mm/yyyy)	Address	Shareholding Percentage
		/ /		
		/ /		
		/ /		

Is **Your** firm a regulated entity? (If yes, please complete the below information) Yes ☐ No ☐

Please provide the name and country of **Your** firm's national regulator:

Date and number of **Your** firm's licensing/registration by the regulator:

Date of Registration:	Number:

If **Your** firm is FATCA Registered, GIIN Number:

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

- **You** can use **Your** secure online portfolio to view and download **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 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	USD 3.5m	USD 4m	USD 4.5m
In-Patient and **Day-Patient** care	▶	▶	▶	▶
Organ Transplant	▶	▶	▶	▶
Cancer Treatment	▶	▶	▶	▶
Acute **Medical Conditions** during **Pregnancy** and childbirth	▶	▶	▶	▶
Evacuation and **Repatriation**	▶	▶	▶	▶
Day-Patient or **Out-Patient** surgery	▶	▶	▶	▶
Out-Patient Medical Practitioner fees	▶	▶	▶	▶
Rehabilitation	▶	▶	▶	▶
Congenital cover	▶	▶	▶	▶
Chronic Condition cover	▶	▶	▶	▶
Routine and complex dental **Treatment**	▶	▶	▶	▶
Routine maternity cover	▶	▶	▶	▶
Please choose	☐	☐	☐	☐

WorldCare Essential is not available to **Insured Persons** with residence visas in the Emirates of Dubai or Abu Dhabi.

▶ Full refund ▶ Not covered ▶ Limited cover

Group Plan Deductible[ø]

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.

ø Annual **Deductibles** are not available to **Insured Persons** with residence visas in the Emirates of Dubai or Abu Dhabi.

	Essential	Advance	Excel	Apex
Standard **Deductible**	Nil	Nil	Nil	Nil
Optional **Deductible**				
USD 1,000	☐	☐	☐	☐
USD 2,500	☐	☐	☐	☐
USD 5,000	☐	☐	☐	☐
USD 10,000	☐	☐	☐	☐
USD 15,000	☐	☐	☐	☐
Out-Patient Per Visit Excess Option[†]				
USD 25	N/A	☐	☐	☐
USD 15 [◊]	N/A	☐	☐	☐

◊ Please note that only **Out-Patient Per Visit Excess** USD 15 is available to **Insured Persons** with residence visas in the Emirate of Abu Dhabi.
† If you choose an optional **Deductible**, **You** must also select either a **Co-insurance Out-Patient Treatment** option or an **Out-patient Per Visit Excess** option.

Additional options

	Essential	Advance	Excel	Apex
USA elective **Treatment**	☐	☐	☐	☐
Medical history disregarded (compulsory **Group Plans** 10+ employees only)	☐	☐	☐	☐
Extended **Evacuation** and **Repatriation** Option	☐	☐	☐	☐
Out-Patient Charges	☐	N/A	N/A	N/A
Out-Patient Charges – Option 2	☐	N/A	N/A	N/A
Restricted Network**	N/A	☐	☐	☐
10% **Co-Insurance** on **Out-Patient Treatment**▲	☐*	☐	☐	☐
20% **Co-Insurance** on **Out-Patient Treatment**▲	☐*	☐	☐	☐
Wellness, optical **Benefits** and **Vaccinations** (Combined limit up to USD 500) (compulsory **Group Plans** 3+ employees only)	N/A	☐	☐	☐
Wellness, optical **Benefits** and **Vaccinations** – Option 2 (Combined limit up to USD 1000) (compulsory **Group Plans** 3+ employees only)	N/A	☐	☐	☐
Routine maternity cover for Advance **Group Plan** option (compulsory **Group Plans** 10+ employees only)	N/A	☐	N/A	Already covered
Routine maternity cover with 20% **Co-Insurance** for Advance **Group Plan** option (compulsory **Group Plans** 10+ employees only)	N/A	☐	N/A	Already covered
Dental cover for Advance **Group Plan** option (compulsory **Group Plans** 10+ employees only)	N/A	☐	Already covered	Already covered
Routine maternity cover for Excel **Group Plan** option (compulsory **Group Plans** 10+ employees only)	N/A	N/A	☐	Already covered
Removal of Dental **Co-Insurance**	N/A	☐	☐	☐

▲ **Co-Insurance Out-Patient Treatment** is not available to **Insured Persons** with residence visas in the Emirate of Abu Dhabi.
* 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.
** For residents of the UAE, the premium can be reduced by a further 10% by choosing the **Restricted Network** Option which excludes cover for **Treatment** received in the American Hospital and associated clinics, the City Hospital, the Welcare Hospital and associated clinics of the Mediclinic Group.
Please note that if **You** selected the USD25/USD 15 per visit **Out-Patient Excess** or one of the **Co-insurance Plan** options, these will still apply in the **Restricted Network.**
The **Restricted Network** is not available for resident visa holders in the Emirate of Abu Dhabi.

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.

	Annually	Semi-annually	Quarterly	Monthly
Cheque	☐	☐	☐	N/A
Bank transfer	☐	☐	☐	N/A

Cheque: Please make **Your** cheque payable to Arabia Insurance Company S.A.L., and attach it to this application form.

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			
Bank	Citibank			
Bank account name	Arabia Insurance Company SAL (Dubai Branch)			
Account number	0110555237			
Address	PO Box 749, Oud Metha Road, Dubai, United Arab Emirates			
Swift code	CITIAEAD			
IBAN number	AE490211000000110555237			
For USD bank account	**Correspondent Bank: "Citibank N.A., New York, USA. SWIFT: CITIUS33"**	**For transfer to banks in the UAE:**	**Code**	INS
			Description	Insurance Services

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: Group Medical Declaration

Details of any known or planned **In-Patient Treatment** in the last three years for any on-going **Treatment** for but not limited to; cancer, heart conditions, psychiatric disorders, congenital conditions, renal failure or back disorders:

* Please note that if a **Medical Condition** is declared that the terms originally offered by the previous medical insurance are subject to underwriting review and approval which may require new underwriting conditions for the effectivity period of this application.

Please complete the following if **You** have previously had private medical insurance for **Your** group members. Otherwise please go to section 9.

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

Section 9: Underwriting Options

Full Medical Underwriting (FMU)	☐	Medical History Disregarded (MHD)	☐
Continuous Transfer Terms (CTT)	☐		

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 Arabia Insurance Company S.A.L., c/o Now Health International Gulf Third Party Administrators LLC, Unit 3701, Burj Al Salam Building, 3 Sheikh Zayed Rd, P.O Box 334337, Dubai, United Arab Emirates.

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 employees.

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 Arabia Insurance Company S.A.L., c/o Now Health International Gulf Third Party Administrators LLC, Unit 3701, Burj Al Salam Building, 3 Sheikh Zayed Rd, P.O Box 334337, Dubai, United Arab Emirates.

Please note that **We** cannot offer Continuous Transfer Terms (CTT) terms for resident visa holders of Emirates of Dubai and Abu Dhabi.

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 or by calling +971 (0) 4450 1428).

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. Marital Status
7. Residential region
8. Nationality
9. Passport number
10. UID (Visa) number
11. File number (Visa)
12. Emirates ID number
13. Emirate of Visa issuance
14. Emirate of work
15. Occupation
16. Occupation industry
17. Work region (e.g. Oud Metha)
18. Emirate of residence
19. Monthly salary range:
    <4,000 AED / 4,000<12,000AED / >12,000 AED / Unsalaried
20. Commission based salary: Yes / No
21. Employee category
22. **Entry Date** – first day of cover (dd/mm/yyyy)
23. **Country of Residence**
24. Email address
25. Telephone no.
26. Relationship to primary insured
27. **Dependants** to be included
28. Start date of employment (employees only)

Section 10: Eligibility

Please define the member category:

Name of category e.g. directors, managers, general employees	All members	Number of members
	☐	
	☐	
	☐	
	☐	
	☐	

Compulsory	☐ or	Voluntary	☐	Start Date for New Employees:	
Employees only	☐ or	Employees and **Dependants**	☐	☐	First date of employment
Expatriates	☐ and/or	Local Nationals	☐	☐	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 between 18 to 28 **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 compulsory group and subsequently find out that the **Group Plan** is on a voluntary basis, **We** reserve the right to adjust the premium.

Section 11: Important notes

Quotations are valid for 30 days subject to the above details remaining the same and are issued in accordance with WorldCare **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** WorldCare **Group Plan** or if the number of members eligible to participate in the **Group Plan** is different to the original census provided that Arabia Insurance Company S.A.L. 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.

*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

Please ensure that **You** show the following information to others covered under **Your Plan** or make them aware of its contents.

We and the Underwriters will deal with all personal information supplied in the strictest confidence as required by the Personal Data Protection Act. **We** and **Your** underwriters collect personal information about **You** and **Your** Dependents (including health, bank account and occupation) for the purpose of establishing and administering **Your Plan**. This includes information supplied by **You**, those family members, medical providers or **Your** employer (if applicable). **Your** information may be passed to Now Health group companies administrating **Your Plan**, Underwriters, Insurers, Reinsurers, Medical Practitioners, Medical Assistance Companies and Claims Administrators for these purposes, including those located outside **Your** country of residence. Confidentiality is required of any third parties to whom the administration of **Your Plan** may be subcontracted, including those based outside the country of **Your** residency. In certain circumstances, medical service providers (or others) may be asked to supply further information. **Your** personal details will not be disclosed to other organizations 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. When **You** provide information about family members, **We** will take this as confirmation that **You** have their consent to do so. As the legal holder of the **Plan** all correspondence about the plan, including claims correspondence, will be sent to the **Planholder**. If any family member over 18 insured under the **Plan** does not want this to happen they should apply for their own **Plan**.

There is a legal requirement, in certain circumstances, to disclose information to law enforcement agencies relating to suspicions of fraudulent claims and other crimes. If required, information will be disclosed to third parties including other insurers for the purposes of prevention or investigation of crime including fraud or otherwise improper claims where there is reasonable suspicion. This may involve adding non-medical information to a database that will be accessible to other insurers and law enforcement agencies. Additionally, the General Medical Council or other relevant regulatory body will be notified about any issue where there is reason to believe a **Medical Practitioner's** fitness to practice may be impaired.

Please contact our Customer Services team or write to us at the address on the back of this form if **You** wish Now Health International group companies to contact **You** via letter, SMS or email with details of other IPMI or related product and services. A list of Now Health group companies, their contact details and **Our** Data Privacy Policy is available at www.now-health.com/privacy

Your health claims information may be shared by Now Health International Group companies to other Insurance Companies or Reinsurance Companies for the purposes of risk management, contract negotiations, research, development and analysis, as well as, to promote other products that may be of interest to **You**.

Sanctions Limitation and Exclusion

We will not provide cover nor pay claims under this **Plan** if **Our** obligations (or the obligations of **Our** group companies & administrators) under the laws of any relevant jurisdiction including UAE, UK, European Union, the United States of America, United Nations resolutions, trade or economic sanctions or international laws sanctions, prevents or restricts **Us** from doing so.

We will not provide You with any services or benefits including but not limited to acceptance of premium payments, claim payments and other reimbursements if in doing so, **We** violate applicable law, regulation, code or court order or are or will be otherwise sanctioned, prevented or restricted.

We may terminate Your Plan if **We** consider **You** or **Your** directors or officers as sanctioned persons, or **You** conduct an activity which is sanctioned, according to trade or economic laws & regulations.

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 12: Required Documentation

Please provide copies of the valid documents as listed below along with this signed form. These documents must be in **English** or accompanied by a translation into English: :

- **This completed application form (signed & stamped)**
- **Certificate of Incorporation / Registration**
- **Valid Commercial License / Trade License**
- **Regulatory License (if applicable)**
- **Articles of Association / Memorandum of Association**

Section 13: Declaration and authorisation

I hereby apply for cover on behalf of all the persons named in this application form for a WorldCare **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 for the purpose of defrauding or attempting to defraud Arabia Insurance Company S.A.L. 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**.
- I declare that I have read and understood the following from the Members' Handbook and Group Agreement:
  - cancellation and termination rights
  - complaints procedures
  - law and jurisdiction of the **Group Plan**
  - language of the **Group Plan** and **Our** service
  - compensation arrangements
  - Now Health International Gulf Third Party Administrators LLC is acting on behalf of Arabia Insurance Company S.A.L. for the purpose of administering **Group Plans**.
- I and those to be covered under this **Group Plan** acknowledge and agree to our personal data being processed by Arabia Insurance Company S.A.L., its administrator or its group companies and those other parties, wherever located, for the purpose of administering my **Group Plan**.
- I understand that Arabia Insurance Company S.A.L. cannot be liable and therefore will not pay claims if my **Group Plan** is lapsed should Arabia Insurance Company S.A.L. 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 understand that if I am able to claim any costs from another insurance policy for the cost of any treatment or benefits received, Arabia Insurance Company S.A.L. 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 WorldCare **Group Plan** and **Group** Agreement.

Signature (Authorised person/Plan Administrator):

Date (dd/mm/yyyy):

/ /

Name:

Position:

Official stamp: