



SimpleCare application form: Group employees

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

Please complete this form using BLOCK CAPITALS.

Full medical underwriting (FMU) is the process whereby the Underwriters assess the declared details in deciding if any special terms apply.

All employees and **Eligible Dependants** must complete an application form 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, PO Box 334337, Dubai, United Arab Emirates. **You** can also scan and email it to MEAQuotes@worldcare.ae.

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.

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

We rely on the information that You provide in this form 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 declare Your membership to the Group Plan void, or We may impose special terms on Your Group 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 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.

Section 1: Name of Insured Person						
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: Insured Person details						
Address:						
Email address:						
Preferred telephone number (including country code):						
Is this Your Mobile O Home O Work O	If You would like SMS notifications, please tell us Your mobile number:					

Gender: Male 🔿 Fem	ender: Male 🔿 Female 🔿		л/уууу):	/	/	
Marital status: Married 🔿 Unmarr	ied 🔿	Country of Residen	ce:			
Residential region: (e.g. Umm Suqeim First)		Nationality:				
Passport number:	Passport number: UID (Visa) number:			:		
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 ()	4000 < 12,000 AED ()	> 12,000 AED 🔘	Unsalaried 🔘			
Commission based salary: Yes 🔿 No	$\circ \circ$					
Are You or any intended member of this policy, (If yes please provide further details)	or any family member or close	e associate a politically o	exposed person?		Yes 🔿	No 🔿

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 🔿 Fema	ale 🔾	Date of birth (dd/mm/yyyy):	:	/	/	
Marital status: Married 🔿 Unmarri	ed 🔾	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 ()	4000 < 12,000 AED ()	> 12,000 AED 🔵 Un:	salaried 🔾			
Commission based salary: Yes 🔿 No	0					
Are You or any intended member of this policy, (If yes please provide further details)	or any family member or close	associate a politically exposed	d person?	Ň	Yes 🔿	No 🔿

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 🔿 🛛 Female 🔿			
Date of birth (dd/mm/yyyy):	1 1	/ /	/ /	/ /
Marital status:	Married 🔿 Unmarried 🔿	Married 🔿 Unmarried 🔿	Married 🔿 Unmarried 🔿	Married () Unmarried ()
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:	< 4,000 AED () 4000 < 12,000 AED () > 12,000 AED () Unsalaried ()	< 4,000 AED () 4000 < 12,000 AED () > 12,000 AED () Unsalaried ()	< 4,000 AED () 4000 < 12,000 AED () > 12,000 AED () Unsalaried ()	< 4,000 AED () 4000 < 12,000 AED () > 12,000 AED () Unsalaried ()
Commission based:	Yes 🔿 No 🔿			

Section 4: 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 5: Insurance details		
5.1 Do You currently have health insurance with another company?	Yes 🔾	No 🔿
If yes, please give details:		
5.2 Do You intend to continue with the existing insurance?	Yes 🔿	No 🔿
5.3 Have You been insured previously with Now Health International?	Yes 🔿	No 🔿
If yes, please give dates of when insured and previous policy number:		
5.4 Have You ever had an application for Medical Insurance declined or had special terms imposed?	Yes 🔿	No 🔿
If yes, please give details:		

Section 6: 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
6.1	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 () No ()	Yes () No ()	Yes () No ()	Yes () No ()	Yes () No ()	Yes () No ()
6.2	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 () No ()	Yes () No ()	Yes () No ()	Yes () No ()	Yes () No ()	Yes () No ()

Have You 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 ()	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes () No ()	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? Have You 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 ()					

		1	1	1		1	1
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	Have You ever suffered from any breast or gynaecological disorders?	Yes () No () N/A ()	Yes C No C N/A C				
6.15	Are You currently pregnant?	Yes () No () N/A ()					
	If yes, have there been any complications to date? Please give de	tails:	1	1		1	
	Last menstrual period date :						
6.16	Are You currently trying to get pregnant?	Yes () No () N/A ()					
6.17	Are You undergoing any form of fertility Treatment ?	Yes () No () N/A ()					
			1	1		1	

Arabia Insurance Company S.A.L. Arabia Insurance Company S.A.L. 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 Arabia Insurance Company S.A.L.

Additional information

If **You** answered 'Yes' to any of questions 6.1 to 6.17, 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 7: Important notes

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 Administrations 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.

* 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).

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 8: Declaration and authorisation

I hereby apply for cover on behalf of all the persons named in this application form for a SimpleCare 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, **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 or my **Dependants** to knowingly provide false, incomplete or misleading facts or information (ie. misrepresentation) 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**.
- 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 **Group 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
 - 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 agree that where **Medical Treatment** is received within the provider network by me or any of my **Dependants** and, except where previously agreed by Arabia Insurance Company S.A.L., it is determined that the **Treatment** or **Medical Condition** is not refundable within the terms and conditions of the **Group Plan**, I agree that I am liable to Arabia Insurance Company S.A.L. 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 Arabia Insurance Company S.A.L. in respect of non-covered medical **Treatment**, valid claims may be offset against outstanding funds due to Arabia Insurance Company S.A.L. and/or my **Group Plan** may be suspended until the outstanding amounts have been settled in full.
- I acknowledge that if it is determined by Arabia Insurance Company S.A.L. that a claim was fraudulent my Membership of the **Group 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, 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 SimpleCare Group Plan.

Signature (Insured):	Date (dd/mm/yyyy):			
	/		/	



e Insure





c/o Now Health International Gulf Third Party Administrators LLC,

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Plans issued in the United Arab Emirates (UAE) are insured by Arabia Insurance Company S.A.L. 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.

> Arabia Insurance Company S.A.L. registered under UAE Federal Law No (6) of 2007, Registration No 41691.