

# Claim form: Medical Providers

# Important information for Medical Providers:

Please complete the claim form in BLOCK CAPITALS and submit it to **Us** within 30 days from the end of the month in which **Treatment** is given, or as per the contractually agreed submission period.

You can scan this claim form, receipts/diagnostic reports/discharge reports and membership card, and email them to ClaimsService@now-health.com.

If You have any questions about this form, please call Us on +356 2260 5110 or email Us at ClaimsService@now-health.com.

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## Section 3: Patient declaration and authorisation

#### 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 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, Your Intermediary, Reinsurers, Medical Practitioners, 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.

When **You** provide information about **Your Dependants** or employees and their **Dependants**, **You** represent and warrant that **You** have obtained consent from **Your** employees and their **Dependants** to provide and receive information about their personal information and the cost of their medical insurance **Plan**, but not of medical condition.

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 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.

We need Your consent to use Your contact details for this purpose, which We will ask for before We start sending You any marketing communications. You do not have to give Your consent and You may withdraw Your consent at any time by contacting Our customer service at CustomerService@now-health.com or write to Us at the address on the back of this form.

**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**.

By electing to participate in the Plan via online or other acceptance procedure, You are declaring that You agree with the data processing practices described herein. You also consent to the collection, processing and use of Personal Data (as defined under the applicable data protection law) by the Now Health group companies as well as the transfer of Personal Data to the third parties mentioned herein for the purpose of providing the services set out under the terms of this Plan. These third parties may be located in countries which may not be designated jurisdictions for data transfer as per applicable Data Protection Laws.

A parent or guardian should complete the consent for any member that is under the age of eighteen (18). If you accept the above, please sign, date and check the "I consent" box below which confirms that you have the prior and express consent of all persons to be covered pursuant to this application form, to submit this application on their behalf.

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Now Health International may contact **You** with details of other products and services which may be of interest to **You**. **You** may be contacted by post, telephone or email if appropriate.

☐ I consent ☐ I do not consent

## 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 Malta, 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.

## Declaration

I hereby declare that I am the patient/patient's guardian\* (if the patient is under 16 years of age) (\*please cross out if not applicable).

I wish to claim **Benefit** and declare the information I have given is, to the best of my knowledge, true, correct and complete even if it 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 or the **Underwriters**. Penalties may include imprisonment, fines, denial of coverage, rescission of **Benefits** and legal damages.

I agree to the data protection declaration above and understand that cover is provided in accordance with the terms and conditions of the Now Health International **Plan**.

I have read the statement notifying me of my rights and consent to Now Health International seeking medical reports if needed from my **Medical Practitioner**, so Now Health International can deal with my claim for **Benefit**.

I do (NOT)\* wish to see the medical report before it is sent to Now Health International. \*Delete the word NOT if **You** wish to see the report.

I hereby consent to authorise any Doctor and/or **Hospital** who has treated or advised me to provide Now Health International with any information they may require in connection with this claim.

When completed and signed by the patient and **Medical Practitioner** (when appropriate), please return this form and the accompanying invoices and payment receipts to: Now Health International Services (Europe) Limited, Dragonara Business Centre 5th Floor, Dragonara Road, St Julian's, STJ 3141, Malta.

I have read the declaration in Section 3.

I agree to the declaration and understand that any claim for **Benefit** is in accordance with the terms and conditions of the **Plan**.

Patient's signature (Insured/main applicant): Date (dd/mm/yyyy):		
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Now Health International Services (Europe) Limited is an enrolled insurance agent under the Insurance Distribution Act (Cap 487) to act as an Insurance Agent for Starr Europe Insurance Limited (C 85380) who is authorised by the Malta Financial Services Authority (MFSA) under the Insurance Business Act. Both entities are regulated by the MFSA. This Product is co-manufactured by Starr Europe Insurance Limited (Starr) and Now Health International Services (Europe) Limited (NHISEL). Starr Europe Insurance Limited provides the cover under this policy and is distributed by Now Health International Services (Europe) Limited.

Now Health International Services (Europe) Limited, Registered Office: Dragonara Business Centre 5th Floor, Dragonara Road, St Julian's, STJ 3141, Malta. Company No. C94330.