

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 Now Health International (UK) Limited, Suite 2.3, Building Three, Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom. You can also scan it and email it to UKSales@now-health.com or fax it to +44 (0) 1276 602120.

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:

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

Company website address:

Type of business:

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

Section 3: Company Plan Administrator details

First name(s):	Family name:
What do You like to be called?	
<i>(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.)</i>	
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 **Your 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 SimpleCare **Benefit Schedule**. Please indicate **Your Group Plan** choice, **Deductible**, and any additional options.

5.1 Choice of Group Plan

Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Annual Maximum Plan Limit	USD 1,000,000/ EUR 800,000/ GBP 625,000	USD 1,500,000/ EUR 1,200,000/ GBP 937,500	USD 1,500,000/ EUR 1,200,000/ GBP 937,500

Geographical Area of Cover Default

Area of Cover: Europe

In-Patient and Day-Patient care	▶	▶	▶
Day-Patient or Out-Patient surgery	▶	▶	▶
Cancer Treatment	▶	▶	▶
Organ Transplant	▶	▶	▶
Congenital cover	▶	▶	▶
Rehabilitation	▶	▶	▶
Evacuation and Repatriation	▶	▶	▶
Out-Patient fees	▶	▶	▶
Dental Treatment	▶	▶	▶
Please Choose	○	○	○

▶ Full refund ▶ Not covered ▶ Limited cover

Choice of currency	USD ○	EUR ○	GBP ○
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5.2 Geographical Area of Cover Option	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Area of Cover: Worldwide Excluding USA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5.3 Group Plan Deductible*	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Standard Deductible	USD 500/ EUR 400/GBP 310	USD 500/ EUR 400/GBP 310	USD 500/ EUR 400/GBP 310
Optional Deductible			
Nil	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USD 150/EUR 120/GBP 95	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USD 250/EUR 200/GBP 155	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USD 1,000/EUR 800/GBP 625	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USD 2,500/EUR 2,000/GBP 1,550	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USD 5,000/EUR 4,000/GBP 3,125	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USD 10,000/EUR 8,000/GBP 6,250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USD 15,000/EUR 12,000/GBP 9,375	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5.4 Out-Patient options**	SimpleCare CORE	SimpleCare 100	SimpleCare 250
USD 25/EUR 20/GBP 15 Out-Patient Per Visit Excess	N/A	<input type="radio"/>	<input type="radio"/>
20% Co-Insurance Out-Patient Treatment	N/A	<input type="radio"/>	<input type="radio"/>

* 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**. USD 10,000/EUR 8,000/GBP 6,250 or USD 15,000/EUR 12,000/GBP 9,375 **Deductible** is only available if You are covered by more than one health insurance **Plan**. You can only select such **Deductible** options if You buy this **Group Plan** as a **Secondary Health Insurance Plan**.

** Please note that **Out-Patient** Options can only be taken if You select a **Deductible** option of USD 500/EUR 400/GBP 310 or lower.

5.5 Additional Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Removal of Drugs and Dressings Limit (for compulsory Group Plans 3+ employees)	N/A	N/A	<input type="radio"/>
Wellness & Vaccinations - Option 1 # (combined limit up to USD 150/EUR 120/GBP 95) (for compulsory Group Plans 3+ employees)	N/A	<input type="radio"/>	<input type="radio"/>
Wellness & Vaccinations - Option 2 # (combined limit up to USD 250/EUR 200/GBP 155) (for compulsory Group Plans 3+ employees)	N/A	<input type="radio"/>	<input type="radio"/>
Maternity - Option 1 (Normal Pregnancy and Childbirth up to USD 5,000/EUR 4,000/GBP 3,125) (for compulsory Group Plans 10+ employees)	N/A	<input type="radio"/>	<input type="radio"/>
Maternity - Option 2 (Normal Pregnancy and Childbirth up to USD 7,000/EUR 5,600/GBP 4,375) (for compulsory Group Plans 10+ employees)	N/A	<input type="radio"/>	<input type="radio"/>
Dental Care - Option 1	N/A	<input type="radio"/>	Already Covered
Dental Care - Option 2	N/A	<input type="radio"/>	<input type="radio"/>

Please note Wellness & Vaccinations options can only be taken if You select a **Deductible** option of USD500/EUR400/GBP310 or lower.

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
Bank transfer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	N/A

Bank transfer: Please use the relevant bank details below for the currency of **Your Plan**. Please quote **Your Plan** number in the transfer details as a reference.

	USD account	EUR account	GBP account
Bank	Citibank	Citibank	Citibank
Bank account name	Now Health International (UK) Limited	Now Health International (UK) Limited	Now Health International (UK) Limited
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.	12448351	12448319	12448335
Sort code	185008	185008	185008
Swift code	CITIGB2L	CITIGB2L	CITIGB2L
IBAN no.	GB63CITI18500812448351	GB54CITI18500812448319	GB10CITI18500812448335

Section 7: Medical Insurance Details

7.1 Do **You** currently provide private medical insurance for **Your** group members? Yes No
If yes, please give details below:

Policy no.: _____ Date cover expires/expired (dd/mm/yyyy): / /

Name of Insurer: _____

7.2 Do **You** intend to continue with the existing insurance? Yes No

7.3 Do **You** intend to buy this **Group Plan** as a **Secondary Health Insurance Plan** for **Your** group members? Yes No

If **You** buy this **Group Plan** as a **Secondary Health Insurance Plan**, **You** must provide a copy of the **Certificate of Insurance of Your Group** members' **Primary Health Insurance** policy. If **You** have more than one health insurance policy, this **Group Plan** will be the health insurance policy that pays last.

Section 8: Underwriting Options

Full Medical Underwriting (FMU) Capped Cover (for compulsory **Group Plans** 5 to 19 employees) Medical History Disregarded (MHD) (for compulsory **Group Plans** 10+ employees)

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 SimpleCare application form for group employees and send it to Now Health International (UK) Limited, Suite 2.3, Building Three, Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom.

Capped Cover is the process where the **Underwriters** assess the declared medical details and decide if **We** can offer **Your** members limited cover for a declared pre-existing **Medical Condition** after the **Waiting Period** has been fulfilled. All members (employees and **Eligible Dependants**) are required to complete a SimpleCare application form for group employees and send it to Now Health International (UK) Limited, Suite 2.3, Building Three, Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom.

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.

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 +44 (0) 1276 602100).

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)

Section 9: Group Medical Declaration

9.1 Please complete this section if you currently provide or have provided medical insurance previously to your **Group** members. Otherwise, please go to Section 9.2.

Details of any claims over USD 20,000/EUR 16,000/GBP 12,500 for any one **Medical Condition** in the last three years:

9.2 Details of any planned **Treatment** for cancer, heart surgery, **In-Patient** psychiatric conditions, congenital conditions, renal failure or back surgery:

Please note: If a **Medical Condition** is declared, **We** reserve the right to review **Our** terms.

Section 10: Eligibility

Please define the member category:

Name of category e.g. directors, managers, general employees	All members	Number of members
	<input type="radio"/>	
	<input type="radio"/>	
	<input type="radio"/>	
	<input type="radio"/>	
	<input type="radio"/>	
Compulsory <input type="radio"/> or	Voluntary <input type="radio"/>	Start Date for New Employees:
Employees only <input type="radio"/> or	Employees and Dependants <input type="radio"/>	<input type="radio"/> First date of employment
Expatriates <input type="radio"/> and/or	Local Nationals <input type="radio"/>	<input type="radio"/> 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 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.

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** employer's **Group 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** employer's **Group 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 **Group 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 **Group Plan**.

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 .

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.

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.

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.

I consent I do not consent

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

Section 12: 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, loss of premium, loss of **Benefits** and legal damages.
- I understand that I must notify Now Health International (UK) 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**.
- I declare that I have read and understood the following from the members' handbook and Group Agreement:
 - cancellation and termination rights
 - complaints procedures and referral rights to the financial ombudsman service
 - law and jurisdiction of the **Group Plan**
 - language of the **Group Plan** and **Our** service
 - compensation arrangements
 - Now Health International (UK) Limited is acting on behalf of Starr International (Europe) Limited for the purposes of issuing and administering **Group Plans**, receiving premiums and paying claims.
- 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 I am able to claim any costs from another insurance policy for the cost of any treatment or benefits received, Now Health International (UK) 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 **Group Plan** and **Group** Agreement.

Signature (Authorised person/Plan Administrator):

Date (dd/mm/yyyy):

/ /