Full Medical Underwriting application (Germany)



Underwritten by SiriusPoint International Insurance Corporation

Full Medical Underwriting (FMU) - This is where we ask for details of your full medical history. Based on the information received we will confirm what terms we are able to offer you and any exclusions that may apply. Where special terms have been offered these will be detailed on your certificate/declaration of insurance.

Filling out this form

- Use this form to apply for one of our four Global Prima Medical Insurance plans.
- You must take care in answering all the following questions which are relevant to us in providing this insurance and setting the terms and premium. Please contact us if you do not understand the question or the nature of the information required or please seek guidance from your broker. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or other remedies. Remember to sign the Declaration on page 7.
- Please write clearly using capital letters.
- If you have any questions, call us on +44 (0) 1903 817970 (UK).
- If you would like a copy of this application form, please let us know within 3 months.

What's next?

- Send your completed form back to us using **one** of these options:
 - **Email:** GPMIIndividual@imglobal.com
 - Post: IMG, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff, CF24
 0EL United Kingdom
- We will write to you with your terms and requesting payment within 5 working days.
- Then, once we've received your payment, we'll send your policy documentation.

Choosing your level of cover



Please select **the plans** below to cover everyone on this application, then tick the boxes to choose your level of cover. For more information on our plans, visit www.imglobal.com/intl or simply scan this code with your smartphone ->

■ BRONZE PLUS	■ SILVER	GOLD	PLATINUM		
 ✓ In-patient, day-patient, and out-patient treatment ✓ Evacuation or Repatriation 	 ✓ In-patient, day-patient, and out-patient treatment ✓ Evacuation or Repatriation 	 ✓ In-patient, day-patient, and out-patient treatment ✓ Evacuation or Repatriation 	✓ In-patient, day-patient, and out-patient treatment ✓ Evacuation or Repatriation		
Evacuation of Repatriation	Evacuation of Repatriation	Evacuation of Repatriation	Evacuation of Repatriation		
Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/U\$\$5,000 £10,000/€10,000/U\$\$10,000 £20,000/€20,000/U\$\$20,000	Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/US\$5,000 £10,000/€10,000/US\$10,000 £20,000/€20,000/US\$20,000	Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/U\$\$5,000 £10,000/€10,000/U\$\$10,000 £20,000/€20,000/U\$\$20,000	Routine Pregnancy & Childbirth limit: N/A £5,000/€5,000/US\$5,000 £10,000/€10,000/US\$10,000 £20,000/€20,000/US\$20,000		
Dental Treatment Limit	Dental Treatment Limit	Dental Treatment Limit	Dental Treatment Limit		
N/A	N/A	N/A	N/A		
£1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000	£1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000	£1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000	£1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000		
	Area of	cover:			
Area 1 – Europe	Area 1 – Europe	Area 1 – Europe	Area 1 – Europe		
Area 2 – Worldwide excluding USA and	Area 2 – Worldwide excluding USA	Area 2 – Worldwide excluding USA	Area 2 – Worldwide excluding USA		
any USA territories.	and any USA territories.	and any USA territories.	and any USA territories.		
Area 3 - Worldwide	Area 3 - Worldwide	Area 3 - Worldwide	Area 3 - Worldwide		
In whi	ich currency would you like to pay your premi	_ ′ ′	rency.		
	Excess is per person per policy year and does n /ell-being, Optical and Vaccinations benefits. To				
Nil					
£500/€500/US\$500	£50/€50/US\$50	£150/€150/US\$150	£300/€300/US\$300		
£7,500/€7,500/US\$7,500	£1,000/€1,000/US\$1,000	£2,500/€2,500/US\$2,500	£5,000/€5,000/US\$5,000		
How	v would you like to pay your premium? We'll ser	nd details following acceptance of your applicat	ion.		
Annually	Credit/Debit Card	SEPA Direct Debit	Bank Transfer		
Quarterly —	Credit/Debit Card	SEPA Direct Debit	Bank Transfer		
Monthly —	Credit/Debit Card	SEPA Direct Debit	Bank Transfer		
	# SEPA Direct Debit payments from EU/EEA bank accounts only.				

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Policyholder details Title		Residence Address	
Mr Mrs Miss Ms	Other	nesidence / iddress	
First name(s)	o drien		
Surname			
		Postcode: Coun	try
Date of birth (DD-MM-YYYY)	Gender	Correspondence address (if diffe	rent)
Date of Birth (DD WiWi 1111)	derider	correspondence address (ii diffe	icity
Height (cm/ft)	Weight (kg/lbs)		
rieight (cm/it)	vveight (kg/hbs)		
Industry			
Industry		Postcode: Coun	try
Occupation (places give full data	sile	Phone numbers	
Occupation (please give full deta	.IIS)	Thorie numbers	
NI_+:_ r_=l:+ .		Home:	
Nationality (the country for which you are a pas	ssport holder, a citizen, national or subject)	Work:	
Country of Residence (the country whe	re you plan to live most of the time during yer)	Mobile:	
		Fax:	
Email address			
		Are you a USA citizen or are you live permanently in the USA (e.g.	otherwise lawfully authorised to because you hold a green card)?
		, , , , , , , , , , , , , , , , , , , ,	,
Is the Policyholder to be insured	under this policy? Yes No	Yes	INO
Additional family member	er details		
Additional family members Please give details of any additional to 25 years of age who are permanently	er details family members to be covered by this y living with you or in full time education members are to be covered, please pho	oolicy. This includes your spouse/partn	ner and any children under the age of ng in this section, and number each
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Medical Practitioner's Details

Please provide details of your current medical practitioner or the one who is most familiar with your medical history.

Name:		Address:		
Policyholder or Family Member's Name:				
Email address:		Postcode:	Country:	
Tel:	Fax:			
Date of last attendance MM-YY		Reason for	attendance:	
Name:		Address:		
Policyholder or Family Mem	ber's Name:			
Email address:		Postcode:	Country:	
Tel:	Fax:	Reason for	attendance:	
Date of last attendance MM-YY	YYY)			
Name:		Address:		
Policyholder or Family Mem	ber's Name:			
Email address:		Postcode:	Postcode: Country:	
Tel: Fax:		Reason for	Reason for attendance:	
Date of last attendance (MM-YYYY)				
Name:		Address:		
Policyholder or Family Mem	ber's Name:			
Email address:		Postcode:	Postcode: Country:	
Tel:	Fax:		Reason for attendance:	
Date of last attendance (MM-YYYY)		Reason for	attendance:	
Health Declaration				
Please answer for each person	on applying for cover			Copy number of
Policyholder	1st family member	2 nd family member	3 rd family member	4 th family member
1) Are you or any other applica	ant presently hospitalised, or sch	eduled on a waiting list for or in	need of hospitalisation or surge	ry?
Yes No	Yes No	Yes No	Yes No	Yes No
	active treatment for any form of Yes No			Yes No
	cant at any time ever tested pos			System Disorder, including
	cy Syndrome (AIDS), AIDS Related			
Yes No Please note if a person has ans	Yes No Swered YES to any question abov	Yes No	Yes No No this insurance.	Yes No
a person nas ans	question abov	.,		

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Policyholder	1 st family member	2 nd family member	3 rd family member	4 th family member
a) Cancer (whether ac	e you been diagnosed with, tive or if in remission) b) He depression / psychiatric con	art c) Stroke d) Diabetes, h	• •	
a)	a)	a)	a)	a)
	s, have you had any treatme list, or suffered from an illne		_	d a doctor, medical
Yes No	Yes No	Yes No	Yes No	Yes No
3) Do you have any treat	ment, consultations, invest	igations, diagnostic tests c	or check-ups, planned, pen	nding or awaiting results?
Yes No	Yes No	Yes No	Yes No	Yes No
problems, trouble with heart, Yes No	(eg bunions), indigestion or bov limbs, ears, eyes, urination etc. Yes No Any medications (whether p	Yes No	Skin problems, allergies, anxiety	Yes No
Yes No	Yes No	Yes No	Yes No	Yes No
	in your life had any condition your life had any condition yestigation, consultation, advice, or ave not previously mentioned	•	•	ad or have been advised to have
Yes No	Yes No	Yes No	Yes No	Yes No
	tal or medical intervention includ r cure a disease, illness or injury. A			
Declaring illnesses				
If you've answered yes to	any of the questions above,	you must give full details h	ere.	
Which question does this dec	claration relate to?	Brief descript	tion of illness or name of conditi	ion/diagnosis (if known)
Full name				
Date symptoms/illness first sta	arted (MM-YYYY) eeks) or is it still ongoing			, current medication/types and ations/treatment anticipated or

If you have been diagnosed with Diabetes, High Blood Pressure or High Cholesterol (whether controlled by medication or not), in addition to the above please provide your last three tests results (including dates) together with confirmation of how often you have to follow up with your medical practitioner.

Your present state of health in respect of this illness

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Brief description of illness or name of condition/diagnosis (if known)
Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
High Cholesterol (whether controlled by medication or not), in addition to the gether with confirmation of how often you have to follow up with your medical
Brief description of illness or name of condition/diagnosis (if known)
Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
digh Cholesterol (whether controlled by medication or not), in addition to the gether with confirmation of how often you have to follow up with your medical
Brief description of illness or name of condition/diagnosis (if known)
Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
pamed
digh Cholesterol (whether controlled by medication or not), in addition to the gether with confirmation of how often you have to follow up with your medical

If there is insufficient space on this form please provide details on a separate sheet and attach it to this declaration.

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3 General Data Protection Regulation (GDPR)

This is only a summary of IMG's privacy policy and your rights under GDPR. For a complete explanation of how we gather and use your personal information and your corresponding rights, please review our complete Privacy Policy, which is available at https://www.imglobal.com/intl/legal/privacy-policy

IMG collects many kinds of information in order to operate effectively and provide you the best products, services and experiences we can. Regardless of the source, we believe it is important to treat that information with care and to help you maintain your privacy.

We process your personal data as part of our legitimate interests to provide you with the services you have purchased. This includes assessing your application, managing your policy and handling claims. Additionally, we rely on the lawful bases of substantial public interest to prevent fraud and ensure the integrity of the insurance industry, legal obligations to comply with regulations and reporting requirements, and contractual necessity in order to provide you with the coverage and services outlined in your policy.

By providing marketing consent, we may gather information about you from third parties to help us identify insurance products and services in which you may have interest, and share information with third parties, such as web analytics tools, in order to send you relevant information and future marketing materials, and for all other purposes set forth in our Privacy Policy. You may withdraw your consent at any time.

We may share your information with third parties who provide services on our behalf to help with our business activities. These companies are authorized to use your personal information only as necessary to provide these services to us. When we share information with these other companies to provide services for us, they are not allowed to use it for any other purpose and must keep it confidential. These services may include:

- Adjudicating and managing the claims process
- · Payment processing to healthcare providers
- Providing customer service

In certain situations, IMG may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

Fair Processing Notice

This Privacy Notice describes how SiriusPoint International Insurance Corporation (for the purpose of this notice "we", "us" or the "Insurer") collect and use the personal information of insureds, claimants and other parties (for the purpose of this notice "you") when we are providing our insurance and reinsurance services.

The information provided to the Insurer, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by the Insurer for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the Insurer for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: DPOLondon@siriuspt.com

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the UK Information Commissioner's Office.

For more information about how we process your personal information, please see our full privacy notice at: https://www.siriuspt.com/legal/website-privacy- policy-final.pdf

5) Language

The language of this insurance contract is English and all correspondence between us will be in English.

Please tick to confirm that you accept this statement.

If you do not wish the language to be English, please contact your broker or telephone us on +44 (0) 1903 817970 (UK).

6	Documentation
0	Documentation

Would you like to receive all policy documentation and future correspondence by email? We'll use the address from page 2.

Yes No

7	Previously	Insured
V	rieviousiy	HIZOIGO

Have you or any family member applying for coverage ever purchased insurance through IMG, IMG Europe, or ALC Health?

Yes No

Certificate/Policy Number:

(If yes: please provide certificate number, if any, and details. By selecting yes, you agree to the following: you acknowledge that you are applying for an entirely new certificate of coverage and not a renewal or reinstatement of any prior certificate(s) that you may have purchased through IMG, IMG Europe, or ALC Health in the past, and that, should IMG accept your new application, this would start a brand new coverage period under the terms, conditions and provisions of the new insurance certificate (including, but not limited to, all eligibility requirements, pre-existing condition and other exclusions, waiting periods, and benefit limits and sub-limits of the plan), and your new coverage will not qualify for any benefits of continuous coverage based upon your prior lapsed coverage.)

Have you or any family member applying for coverage ever been accepted with special terms or rates, been declined cover or had a policy cancelled under any health/medical, life or disability insurance plan?

Yes	No

Details:			

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costs?	olicy that provides cover for medical
Yes No	
Policy Certificate or ID Numbers:	
Private insurance or government plan nar	me
nsurer or government entity providing th	ne plan
Coverage Start Date (DD-MM-YYYY)	Coverage End Date (DD-MM-YYYY)

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Your declaration

- 1. I have received and read the full Definitions, Benefits, Exclusions and Condition of this Policy including General Exclusion 63 relating to Pre-existing Conditions and General Condition 8 relating to Governing Law. I understand that the Application Form, Certificate of Insurance or Declaration of Insurance (if outside the EEA or UK) and the Policy Wording make up the contract between us and all form part of the policy. I am aware that cover shall be provided in accordance with the policy. General Exclusion 63 relating to Pre-existing Conditions is not applicable to full medical underwriting terms. Any personal exclusions will be stated on your Certification/Declaration of Insurance.
- 2. I/we declare that the information disclosed in this proposal is, to the best of my/our knowledge and belief, both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.
- 3. I understand that if I am not satisfied with the content of this policy, I may cancel the insurance within 14 days of the completion of this contract as set out in the Policy Wording.
- 4. If I have indicated that I wish to pay by credit/debit card, I authorise IMG to debit my account up to 4 days in advance of the collection/renewal date with the appropriate premium, and all subsequent renewal premiums due as notified until I give written notice that I wish to terminate this Agreement. I understand that IMG cannot be liable if my policy is lapsed should the credit/debit card be declined and I do not respond to requests for alternative methods of payment within 7 days.
- 5. By signing this form the policyholder confirms that:
 - anyone included on the plan has agreed that the policyholder has their permission to act for them to set up this plan
 - If applying for coverage with a country of residence outside of the EEA and UK or at any time move to a location outside the EEA or UK, the policyholder acknowledges and agrees to elect the Trust: the policyholder hereby applies and subscribes, for and on behalf of each individual enrolled, to the Conyers

- Trust Company (Bermuda) Limited, Richmond House, 12 Par-la-Ville Road Hamilton HM 08, Bermuda, or its successors, for the insurance coverage requested above and as underwritten and offered by Sirius International Insurance Corporation (publ) on the date of its receipt hereof, and as administered by IMG.
- If you are arranging this insurance via a broker the policyholder understands, acknowledges and agrees that IMG will pay commission to the broker at inception and renewal.
- 7. I have read the General Data Protection Regulation (GDPR) notice as contained in this Application Form and the Privacy Policy which is available at https://www.imglobal.com/intl/legal/privacy-policy
- 8. If you don't take reasonable care and the information you give us is inaccurate or incomplete then we may take one or more of the following actions:
 - (i) Cancel your plan;
 - (ii) Declare your membership void (treating your plan as if it had never existed);
 - (iii) Change the terms of your plan; or
 - (iv) Refuse to deal with all or part of any claim or reduce the amount of any claims payments.

We may ask you to provide further information and/or documentation to make sure that the information you gave us when taking out, making changes to or renewing your plan was accurate and complete.

No cover is in force until this proposal is accepted by the insurer and the premium is paid. The insurer reserves the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided.

9. IMG Europe AB authorised and regulated by the Swedish Financial Supervisory Authority (71922) and registered as an Authorised Representative by the Financial Conduct Authority (1003200), offers products in Germany pursuant to rights of freedom of services under the EU Insurance Distribution Directive. By signing this Application Form, you acknowledge and agree that this policy is not a substitute for or in lieu of German Public Health Insurance and that this policy is only appropriate for those who are not eligible for Public Insurance and/ or require additional cover.

Marketing Consent	Confirmation
Yes No	Policyholder signature
l agree to receive relevant information and other communications from IMG about insurance coverages and service options. I understand that I can withdraw my consent at any time	
	Signing this Application does not bind you to enter into this insurance.
	Please PRINT name in full
Policy start date	
Date (DD-MM-YYYY)	Date signed (DD-MM-YYYY)
Your policy cannot start until we receive and accept this form. If you'd like your cover to start at a future date, you must let us know if there are any changes to the information given in this form such a change in your state of health or the state of health of any of your dependants. If there has been a changes we reserve the right to change the terms provided – you cannot apply for cover more than 30 days in advance of completion of this form.	If you're completing a digital version of this form, please tick the box below to acknowledge the declaration. I confirm, as the policyholder, I have read and understood this declaration
Broker name	Broker number

International Medical Group Limited is authorised and regulated by the Financial Conduct Authority (311496). Registered in England & Wales (4163178). Registered office: 254 Upper Shoreham Road, Shoreham-By-Sea, West Sussex, BN43 6BF.

IMG Europe AB is authorised and regulated by the Swedish Financial Supervisory Authority (71922) and is registered as an Authorised Representative by the Financial Conduct Authority (1003200). Registered in Sweden (559405-0469). Registered office: c/o SiriusPoint International, Fleminggatan 14, 112 26, Stockholm, Sweden. UK establishment (BR025974) office address: 3rd Floor, Fitzalan House, Cardiff, CF24 0EL, UK.