

Please print legibly and complete ALL SECTIONS (front and back) of this application.

**Send by one of the following secure methods:**

**Secure Message Center:** [www.imglobal.com/secure-message-center](http://www.imglobal.com/secure-message-center)

**Fax:** +44.1737.860.600

**For other inquiries, contact IMG at:**

**Phone:** +44.1737.306.710

**Email:** [info@imglobal.com](mailto:info@imglobal.com)

1 SPONSORING ORGANISATION ADDRESS & CONTACT INFORMATION			
Policyholder Name:			
Mailing Address:		City:	County/Region:
Country:		Postal Code:	
Physical Address of Sponsoring Organization:		City:	County/Region:
Country:		Postal Code:	
I prefer to receive the insurance documents: <input type="checkbox"/> Mail <input type="checkbox"/> Electronic		Email:	Phone Number:
Requested Effective Date: ____/____/____ (DD/MM/YYYY)		Requested Expiry Date: ____/____/____ (DD/MM/YYYY)	

<input type="checkbox"/> I AM AN AUTHORISED REPRESENTATIVE OF THE GROUP MEMBERS AND THE GROUP MEMBERS AGREE TO THE PROCESSING OF THEIR PERSONAL INFORMATION TO PROVIDE THE SERVICES THEY HAVE PURCHASED, INCLUDING TO ADMINISTER CLAIMS, AND TO RECEIVE MEMBER COMMUNICATIONS, IN ACCORDANCE WITH IMG'S PRIVACY POLICY.
<input type="checkbox"/> I AM AN AUTHORISED REPRESENTATIVE OF THE GROUP MEMBERS AND THE GROUP MEMBERS AGREE TO RECEIVE RELEVANT INFORMATION AND OTHER COMMUNICATIONS FROM IMG ABOUT INSURANCE COVERAGES AND SERVICE OPTIONS. THE GROUP MEMBERS UNDERSTAND THAT THEY CAN WITHDRAW CONSENT AT ANY TIME.

2 AREA OF COVERAGE (Tick one)		
Geographical Area of Cover:		
AREA 1	AREA 2	AREA 3
<input type="checkbox"/> Europe	<input type="checkbox"/> Worldwide excluding the USA	<input type="checkbox"/> Worldwide

3 SELECT THE MAXIMUM LIMIT, MEDICAL EXCESS AND CURRENCY		
Currency Options:	Maximum Limit Options:	Custom Options (as per your quotation)
<input type="checkbox"/> £ <input type="checkbox"/> € <input type="checkbox"/> \$	<input type="checkbox"/> £750,000 / €1,000,000 / \$1,250,000 <input type="checkbox"/> £1,500,000 / €2,000,000 / \$2,500,000	Maximum Limit: _____ Medical Excess: _____

ADDITIONAL BENEFIT	
Adventure Sports Endorsement: <input type="checkbox"/> Yes <input type="checkbox"/> No	Telehealth: <input type="checkbox"/> Yes <input type="checkbox"/> No

4 PAYMENT METHOD		
Credit Card Type: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Wire Transfer		
<p><small>By supplying my account information, Sponsor wishes to pay the premium by credit card or the designated account for each applicant requesting coverage. If the application is accepted, the credit card or designated account will be billed for the premium at the selected payment mode. By signing and submitting this form, Sponsor represents and warrants that it has the card or account holder's authorization to use the account and, if not, will take full responsibility for the payment and any charges accruing to it. By submitting the signed application, Sponsor agrees to pay via my credit card or applicable account the premium amount owed and have read and agree to all terms, conditions, and other statements in this application. This document should only be transmitted to IMG through secure means. I hereby authorize IMG to debit my payment type for the total amount due. In the event that I have chosen to pay premiums semi-annually, quarterly, or monthly, I hereby elect to pre-authorize future credit card payment installments for the balance of the policy period and for renewals, and hereby request and authorize IMG to charge my credit card periodically as payment installments become due for premiums and renewal premiums. This authorization will remain in effect until revoked by me in writing, and until IMG actually receives the notice of revocation. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I understand that I will be given advance notice of the renewal premiums and that they may vary each year. <b>This document should only be transmitted to IMG through secure means.</b></small></p>		
Card Number:	Expiry Date: ____/____ (MM/YY)	Cardholder Name:
Signature: (Required)	Cardholder Daytime Phone:	Email:
Cardholder Billing Address:		

**When sending payment information, health information and other documents and data regarding your confidential personal information, please send by secure means.**

## AGREEMENT

I (we) understand and hereby agree that:

- (i) I (we) am (are) applying for insurance under WorldStudy International Student Health Insurance.
- (ii) This Application will form a part of any insurance issued.
- (iii) I (we) have read all statements, questions and responses contained in this Application or they have been read to me (us) and I (we) understand them. Any insurance provided will be based on the information that I (we) have provided in this Quotation and Application and the insurance is issued on the basis that all the answers given are complete and accurate.
- (iv) I have received a proposal, sample policy wording and have read the full definitions, benefits, exclusions and conditions including the exclusion relating to Pre-Existing Conditions. If you have not, yet, received a copy of the sample policy or if you have additional questions, please contact: [info@imglobal.com](mailto:info@imglobal.com)
- (v) My (our) responses to the statements and questions contained in the Quotation and Application are true, accurate, complete and correctly recorded in all respects, and I (we) will supplement such responses prior to the requested Effective Date in the event of any change or addition thereto.
- (vi) The agent/broker assigned to or assisting with this Application is the representative/agent of me (us) and is not an agent/broker of the Insurer, IMG or IMG Europe.
- (vii) No cover will be effective unless and until this Application has been duly accepted in writing by the Insurer. The Insurer is entitled to refuse to accept an Application without giving any reason, or to apply additional terms and conditions to take into account any information provided by me (us) in my (our) Application.
- (viii) The subject matter, risks, and benefits of insurance being offered are not intended or considered by the Sponsoring Organisation or Company to be resident, located, or performed in any particular country, jurisdiction, state, or political subdivision.
- (ix) Premiums will be applied from the Effective Date forward and there will be no cover for any claim that begins prior to the Effective Date.
- (x) Any misrepresentation, misstatement or omission contained in this Application may allow the Insurer to declare the Plan void and to treat the Plan as though it never existed; or to cancel the Plan; or to refuse to pay a claim; or not to pay any claim in full; or to revise premium and/or charge additional excess; or to affect the extent of cover under the Plan. Further, any false or fraudulent or dishonest representation, statement, misrepresentation, misstatement, omission or concealment, or any fraud, whether or not innocently made, in this Application, may render the Plan null and void from the Effective Date and all claims and benefits under the Plan may be forfeited by me (us) and recoverable by the Insurer, and the Insurer may have no liability for any benefits or claims under the Plan.
- (xi) The Insurer, IMG and IMG Europe, their employees, representatives, agents and any other persons or organisations performing services for them or on their behalf, may use, disclose or transfer to any organisation any information about me (us) obtained or collected in connection with this Application, (whether contained in this Application or otherwise) for the purpose of: (1) assessing this Application and providing on-going insurance and customer service; (2) processing and giving effect to credit/debit card payments; (3) providing marketing material in respect of insurance related services of IMG or its associated companies; (4) processing claims or analysing the insurance; (5) the identification and prevention of fraud and crime.

## AUTHORISATION

For purposes of determining my (our) insurability, I (we) authorise any health care professional, medical facility, mental health facility, laboratory, paramedical facility, medical examiner, pharmacy, medical records service, prescription history clearinghouse, other insurer, government agency, employer, social worker or family member to provide information about me (us), including my (our) entire medical record, to SiriusPoint International Insurance Corporation, International Medical Group, Inc. and IMG Europe, their employees, representatives, agents and any other persons or organizations performing insurance services for them or on their behalf. By my (our) signature below, I (we) acknowledge that any prior agreement I (we) have made to restrict or limit the disclosure of information about my (our) health does not apply to this authorisation.

This authorisation is valid from the date of my (our) signature shown below. A copy, image or facsimile of this authorisation is as valid as the original.

## FAIR PROCESSING

This Privacy Notice describes how IMG Europe (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).

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: [www.imglobal.com/intl/legal/privacy-policy](http://www.imglobal.com/intl/legal/privacy-policy)

## GENERAL DATA PROTECTION REGULATION (GDPR)

This is only a summary of IMG Europe'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 [www.imglobal.com/intl/legal/privacy-policy](http://www.imglobal.com/intl/legal/privacy-policy).

IMG Europe 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 health insurance. 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 you have purchased.

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

## E-CONSENT

Applicants can choose to receive information electronically or via regular mail. If Applicants choose email, the Applicants agree IMG, its affiliates, and subsidiaries may provide the recipient with any communications in electronic format, and paper communications are not required, unless and until the Applicant withdraws this consent. The Applicants unambiguously give consent to the transfer of personal data to entities established in a country outside the EU Member States. This consent is freely given, specific for the administration of coverage and benefits, and an informed indication of the Applicants' wishes. The Applicants acknowledge and understand the transfer is necessary for the performance of a contract, taken in response to their request, and necessary for the conclusion or performance of a contract concluded in their interest. The Applicants also agree it is their responsibility to provide IMG with true, accurate and complete e-mail address, contact, and other information related to the coverage, and to maintain and promptly update any changes in this information.

## TRUE/ACCURATE INFORMATION

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. I (we) must take reasonable care to provide true, accurate, complete and correctly recorded answers to all the questions asked in this Application.

If applying for coverage as a habitual resident outside of the EEA and UK or at any time move to a location outside the EEA or UK, Applicant(s) hereby apply and subscribe for and on behalf of each individual enrolled, to become members and beneficiaries of 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 SiriusPoint International Insurance Corporation on the date of its receipt hereof, and as administered by the Company's authorized representative and Policy Manager, International Medical Group, Inc (IMG).

Authorised Signature: **X** \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

If completing a printed version of this form, please apply your signature to this box. If completing online, please type your name here as your signature/ confirmation that the information you have provided in this Application is true and accurate. This will not bind you to enter into this insurance.

## IMG PRODUCER USE ONLY

Producer Number:	Name:	
Email:	Phone Number:	
Address:	City:	Postal Code:

International Medical Group, IMG and IMG Europe are trading names of International Medical Group Limited and IMG Europe AB. International Medical Group Limited is authorised and regulated by the Financial Conduct Authority (311496). Registered in England & Wales (1463178). 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