Full Medical Underwriting application



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





■ 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 	
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/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/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/US\$5,000 £10,000/€10,000/US\$10,000 £20,000/€20,000/US\$20,000	
Dental Treatment Limit N/A £1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000	Dental Treatment Limit N/A £1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000	Dental Treatment Limit N/A £1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000	Dental Treatment Limit N/A £1,000/€1,000/US\$1,000 £2,000/€2,000/US\$2,000	
	Area of	cover:		
Area 1 – Europe Area 2 – Worldwide excluding USA and any USA territories. Area 3 - Worldwide	Area 1 – Europe Area 2 – Worldwide excluding USA and any USA territories. Area 3 - Worldwide	Area 1 – Europe Area 2 – Worldwide excluding USA and any USA territories. Area 3 - Worldwide	Area 1 – Europe Area 2 – Worldwide excluding USA and any USA territories. 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 £50/€50/US\$50 £150/€150/US\$150 £300/€300/US\$300 £500/€500/US\$500 £1,000/€1,000/US\$1,000 £2,500/€2,500/US\$2,500 £5,000/€5,000/US\$5,000				
How would you like to pay your premium? We'll send details following acceptance of your application.				
Annually Quarterly Monthly	y Credit/Debit Card SEPA Direct Debit Bank Transfer		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 First name(s)	Other:		
Thist harne(s)			
Surname			
		Postcode: Coun	try
Date of birth (DD-MM-YYYY)	Gender	Correspondence address (if diffe	rent)
Height (cm/ft)	Weight (kg/lbs)		
Industry		Postcode: Coun	try
Occupation (please give full deta	ils)	Phone numbers	
		Home:	
Nationality (the country for which you are a pas	ssport holder, a citizen, national or subject)	Work:	
Country of Residence (the country whe your period of co	re you plan to live most of the time during ver)	Mobile:	
		Fax:	
Email address		Are you a USA citizen or are you	otherwise lawfully authorised to
Is the Policyholder to be insured	under this policy? Yes No	live permanently in the USA (e.g.	because you hold a green card)?
policy. This includes your spouse/par	amily members to be covered by this there and any children under the age	photocopy this page before you sta	members are to be covered, please
education.	ently living with you or in full time	each sheet using the boxes on the	_
		each sheet using the boxes on the same and are a same as a same a	right to help us keep track.
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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:	ax:				
Date of last attendance (MM-YYYY)	uv.		Reason for	attendance:	
Name:			Address:		
Policyholder or Family Member's Name:					
Email address:			Postcode:	Country:	
Tel:	ax:		Reason for	attendance:	
Date of last attendance (MM-YYYY)					
Name:			Address:		
Policyholder or Family Member's Name:					
Email address:			Postcode: Country:		
Tel:	ax:		Reason for attendance:		
Date of last attendance (MM-YYYY)					
Name:			Address:		
Policyholder or Family Member's Name:					
Email address:			Postcode:	Country:	
Tel: Fa	ax:		Reason for attendance:		
Date of last attendance (MM-YYYY)			Reason for	attendance:	
Health Declaration					
Please answer for each person applying	for cover				Copy number of
Policyholder 1st fam	ily member	2 nd family n	nember	3 rd family member	4 th family member
1) Are you or any other applicant presently					
Yes No Ye			No No	Yes No	Yes No
2) Are you currently receiving active treatments are yes No Yes			agnosis in the	last twelve months?	Yes No
Have you or any other applicant at any tin Acquired Immune Deficiency Syndrome (me ever tested posi	tive for, been diag	nosed with, or	been treated for any Immune S	System Disorder, including
Yes No			No l	Yes No	Yes No
Please note if a person has answered YES to	any guestion above	e, he or she does r	not qualify for	this insurance.	

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Medical history				Copy number of
Policyholder	1st family member	2 nd family member	3 rd family member	4 th family member
a) Cancer (whether acti	you been diagnosed with, ive or if in remission) b) He epression / psychiatric con	art c) Stroke d) Diabetes, h		
a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No	a) Yes No b) Yes No c) Yes No d) Yes No e) Yes No f) Yes No
	rs, have you had any trea st, or suffered from an illne			onsulted a doctor, medica
Yes No	Yes No	Yes No	Yes No	Yes No
3) Do you have any treatr	nent, consultations, investi	igations, diagnostic tests o	or check-ups, planned, pen	ding or awaiting results?
Yes No	Yes No	Yes No	Yes No	Yes No
For example, gynaecological c	ical condition, or health proper menstrual problems, compliced bunions), indigestion or bowens, ears, eyes, urination etc.	ations of pregnancy, signs or s	symptoms of varicose veins, ba	ick trouble, joint disorders, join
Yes No	Yes No	Yes No	Yes No	Yes No
5) Are you currently on ar	ny medications (whether p	rescribed or not)?	I	
Yes No	Yes No	Yes No	Yes No	Yes No
Please declare any medical ir	n your life had any condition envestigation, consultation, advice have not previously mentioned.	•	•	had or have been advised to hav
Yes No	Yes No	Yes No	Yes No	Yes No
	l or medical intervention includ cure a disease, illness or injury. A			
Declaring illnesses If you've answered yes to a	any of the questions above,	you must give full details h	ere.	
Which question does this decla	aration relate to?	Brief descript	ion of illness or name of conditi	on/diagnosis (if known)
Full name				
Date symptoms/illness first star			eatment/medication received, d details of any future consulta	
Duration of illness (e.g two wee	eks) or is it still ongoing			
Your present state of health in	respect of this illness			
	th Diabetes, High Blood Pressure sults (including dates) together v			

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Which question does this declaration relate to?	Brief description of illness or name of condition/diagnosis (if known)
Full name	
Date symptoms/illness first started (MM-YYYY)	Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
Duration of illness (e.g two weeks) or is it still ongoing	
Your present state of health in respect of this illness	
	Cholesterol (whether controlled by medication or not), in addition to the er with confirmation of how often you have to follow up with your medical
Which question does this declaration relate to?	Brief description of illness or name of condition/diagnosis (if known)
Full name	
Date symptoms/illness first started (MM-YYYY)	Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
Duration of illness (e.g two weeks) or is it still ongoing	
Your present state of health in respect of this illness	
	Cholesterol (whether controlled by medication or not), in addition to the er with confirmation of how often you have to follow up with your medical
Which question does this declaration relate to?	Brief description of illness or name of condition/diagnosis (if known)
Full name	
Date symptoms/illness first started (MM-YYYY)	Details of treatment/medication received, current medication/types and dosages, and details of any future consultations/treatment anticipated or planned
Duration of illness (e.g two weeks) or is it still ongoing	
Your present state of health in respect of this illness	
	Cholesterol (whether controlled by medication or not), in addition to the er 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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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-privacypolicy-final.pdf

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).



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

Vac	N	



7 Top-up policy

Please tick if you have a local health insurance policy. You can use the eligible claims you make on your local health insurance policy to use up the excess on

Previously Insured

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:		

9	Other	Health	Insurance
		11	חוזטומווע כ

Do you hold any other insurance plan or policy that provides cover for medical costs?
Yes No

Yes No
Policy Certificate or ID Numbers
Private insurance or government plan name
Insurer or government entity providing the plan

Coverage Start Date (DD-MM-YYYY)	Coverage End Date (DD-MM-YYYY

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10 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. I understand that any personal exclusions will be stated on my Certificate/ Declaration of Insurance.
- 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 as the policyholder, I confirm 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 Parla-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 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.

Tax Identification Information

Applicants from Greece, Portugal and Italy only

		Tax ID	
Marketing Consent			
Yes No I 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		Applicants from Italy only City of Birth (if not from Italy put Country of Birt	
Date (DD-MM-YYYY)	cover to start at a future date, you must let us know if there are any changes to the information given in this form – you cannot apply for cover more than 30 days in advance of completion of this form.	If not in Italy put N/A	
Date signed (DD-MM-YYYY)		Confirmation	
		Policyholder signature	
If you're completing a digital version acknowledge the declaration.	on of this form, please tick the box below to		
I confirm, as the policyholder,	I have read and understood this declaration		
		Signing this Application does not bind you to enter	
		,	
Broker name		Please PRINT name in full	
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.

into this insurance