

INDIVIDUAL APPLICATION FORM (MORATORIUM)

Please complete this form in block capitals using black ink

**GLOBAL HEALTH**
Health Insurance for ExpatriatesHave you previously been insured, or are you currently insured, with William Russell? Yes No

Previous/current policy number: _____ Date of expiry of previous policy: _____

Have you previously been insured, or are you currently insured, with another health insurer? Yes No

Name of Insurer: _____

YOUR PERSONAL DETAILS

First name: _____ Surname: _____ Mr/Dr/Mrs/Ms/Miss

Address: _____

Telephone No (for correspondence): _____ Telephone No (other): _____ Fax No: _____

Email (home): _____ Email (other): _____

Date of birth: _____ Nationality: _____ Male Female

Country of residence: _____ Occupation: _____

Please note that we can only accept moratorium applications from persons aged 54 and below. If you or any person applying for a Global Health plan is aged between 55 and 64, you must complete an underwritten application form available from our web site or by contacting William Russell.

GLOBAL HEALTH PLAN REQUIRED

Global Health Essential

 Essential Care Essential Care Plus

Area of cover: Cover is restricted to accident and emergency treatment only in all EU countries, Andorra, Australia, Bali, China, Cyprus, Gibraltar, Greenland, Hong Kong, Iceland, Japan, Liechtenstein, Macau, Monaco, New Zealand, Norway, San Marino, Singapore, Switzerland and Taiwan.

No cover at all is provided in the United States of America, Canada and the Caribbean.

Global Health Elite

 Bronze Silver Gold Platinum

Area of cover required:

 Standard (Area 1) provides world-wide cover excluding the USA. **World-wide** (Area 2) provides world-wide cover, with cover in the USA limited to temporary trips of up to 45 days and subject to a benefit limit of US\$100,000. **World-wide Plus** (Area 3) provides world-wide cover, with cover in the USA limited to temporary trips of up to 90 days and subject to a benefit limit of US\$250,000. **Semi-private room discount** Only available to residents of Hong Kong and Singapore with Global Health Elite Area 1 cover. **Direct billing in Hong Kong and China** Available to residents of Hong Kong with a nil excess. Available to residents of China with a nil or \$50 / £30 / €45 / AED185 excess. A 7.5% premium surcharge will apply in China.

EXCESS REQUIRED

 Nil Standard excess for Essential Care and Bronze. Available for Essential Care Plus, Silver, Gold and Platinum with a 20% premium loading. **\$50 / £30 / €45 / AED185** Standard excess for Essential Care Plus, Silver, Gold and Platinum. Not available for Essential Care and Bronze. **\$100 / £60 / €90 / AED367** Available for Silver, Gold and Platinum with a 5% discount. Not available for Essential plans or Bronze. **Other, please state:** _____ Higher excess options are available from our web site or by contacting William Russell.

OPTIONAL PLANS REQUIRED

Global Travel: None Self only Partner only Self & partner Whole familyGlobal Personal Accident: Yes No

If Yes, please select the benefit limit, and who you require cover for:

\$75,000 / £50,000 / €75,000 / AED275,250 Self only Partner only Self & partner\$150,000 / £100,000 / €150,000 / AED550,500 Self only Partner only Self & partner\$225,000 / £150,000 / €225,000 / AED825,750 Self only Partner only Self & partner\$300,000 / £200,000 / €300,000 / AED1,101,000 Self only Partner only Self & partner\$375,000 / £250,000 / €375,000 / AED1,376,250 Self only Partner only Self & partner

NB. The Global Personal Accident plan does not cover accidents arising out of hazardous occupations and hazardous activities. If your occupation is not 100% office based and/or you participate in hazardous activities of any kind, you must send us a detailed job description and/or details of your hazardous activities. Cover for your hazardous occupations/activities may be subject to a premium loading, and/or special terms.

FAMILY MEMBERS TO BE INCLUDED IN THE PLAN

Please enter the names and details of all dependants for whom cover is required. You may include your partner and children, up to age 18 or up to age 25 if in full-time education – proof will be required. Children aged 18 or over who are not in full-time education must make their own application for cover.

First name(s)	Surname	Date of birth dd/mm/yy	Relationship to applicant	Country of residence	Occupation/ Full-time education
Partner					
Child					<input type="checkbox"/> Yes <input type="checkbox"/> No
Child					<input type="checkbox"/> Yes <input type="checkbox"/> No
Child					<input type="checkbox"/> Yes <input type="checkbox"/> No
Child					<input type="checkbox"/> Yes <input type="checkbox"/> No

GENERAL DECLARATION OF GOOD HEALTH

1. Your height (cms): _____ Your weight (kgs): _____ Your partner's height (cms): _____ Your partner's weight (kgs): _____

2. Have any persons named in this application ever:

- A. Suffered from, been diagnosed with, treated or prescribed drugs for any form of cancer, or heart disease, or any other serious or chronic illness that requires regular medication and/or monitoring? Yes No
- B. Been tested HIV and/or Hepatitis C positive? Yes No
- C. Had an application for insurance turned down or accepted at special terms? Yes No

If you answered YES to any question, please state the names(s) of the person(s) and details: _____

PRE-EXISTING MEDICAL CONDITIONS AND RELATED CONDITIONS

The Global Health plans do not cover the treatment of pre-existing medical conditions and related conditions. A pre-existing medical condition means any disease, illness or injury for which you have received medication, advice or treatment, or for which you have experienced symptoms, whether the condition has been diagnosed or not, at any time before the date on which your Global Health plan starts.

After two years of continuous cover, some pre-existing medical conditions will become eligible for benefit, subject to the terms and conditions of your plan, provided you have not consulted any doctor or medical practitioner for medical treatment or advice (including check-ups), or taken medication, (including injections), or been advised to follow a special diet, or suffered symptoms for that medical condition, or for any related condition, for a continuous period of two years.

Examples of pre-existing conditions that will never be covered include diabetes, hypertension (raised blood pressure), hyperlipidaemia (raised cholesterol levels), ischemic heart disease, cancer, thyroid disease, and auto-immune disorders. If you have suffered from any of these conditions, or any other condition for which it is generally accepted medical advice that it be monitored in any way, then that condition – and any related conditions – will never be covered. Examples of related conditions are raised cholesterol levels and heart disease and stroke. If you have suffered from high cholesterol before your date of entry to the plan you will never be covered for cardiac problems or strokes.

If you have suffered from any type of serious or chronic medical condition we strongly recommend that you apply for an underwritten Global Health plan. You can do this by completing an underwritten application form available from our web-site or from William Russell Limited. Our underwritten application form will ask you specific questions about your medical history and your answers will enable us to advise you before you join of any exclusions that will apply permanently to your cover.

DOCTOR'S CONTACT DETAILS

1. Please give details of the doctor who is most familiar with your medical history and the medical history of your family members.

Name: _____ Practice name: _____

Address: _____

Telephone No: _____ Fax No: _____ Email: _____

Length of time you have known this doctor: _____ If less than two years, please complete question 3.

2. If this doctor does not treat all persons named in this application, please supply additional information.

Name: _____ Practice name: _____

Address: _____

Telephone No: _____ Fax No: _____ Email: _____

Who does this doctor treat? _____ Length of time the patient has known this doctor: _____

3. If you or your family member(s) have known the doctor(s) above for less than two years, please provide details of the previous doctor(s).

Name: _____ Practice name: _____
Address: _____
Telephone No: _____ Fax No: _____ Email: _____
Who did this doctor treat? _____ Length of time the patient has known this doctor: _____
Date of last consultation: _____

Please continue on a separate sheet if necessary.

CURRENCY, METHOD AND FREQUENCY OF PREMIUM PAYMENT

Please state the currency in which you wish to pay premiums:* US Dollars Sterling Euros UAE dirhams

*NB: The currency in which you pay your premium will be the currency in which your plan benefits and excess are denominated.

Method and frequency of payment options available

Please note that semi-annual health, travel and personal accident premiums include a 3% surcharge, and quarterly and monthly health, travel and personal accident premiums include a 5% surcharge.

1. Cheque or bank draft: **Annually** Payable to William Russell Limited and drawn on a UK bank account.

2. Bank transfer: **Annually**

3. Direct debit: **Annually** **Semi-annually** **Quarterly** **Monthly**

Only available if you pay sterling premiums from a UK bank account. An original completed and signed direct debit mandate will be required before we can commence your cover. A direct debit mandate is available from our web site or by contacting William Russell.

4. Credit/debit card: **Annually** **Semi-annually** **Quarterly** **Monthly**

Not available if you pay UAE dirhams. A credit/debit card authorisation form is available from our web site or by contacting William Russell.

START DATE

Date on which you wish your Global Health plan to commence: **On acceptance** **Other (please state):** _____

Please note that we cannot commence your plan until we have accepted your application form and until we have received payment of your first annual, semi-annual, quarterly or monthly premium in accordance with the terms of the Global Health plan agreement. Cover cannot be backdated.

THE INSURER

If you are resident in the United Arab Emirates (UAE) the insurer of your Global Health plan will be Dubai Insurance Company psc.

If you are resident outside the UAE the insurer of your Global Health plan will be Hauteville Insurance Company Limited.

DECLARATION AND AUTHORISATION

I hereby apply for cover on behalf of all the persons named in this application form for a Global Health plan as specified above. I declare that all the persons named in this application form are in good health, and not aware of any symptoms or pre-existing medical conditions that may give rise to a claim under the Global Health plan.

I declare that I have read and understood the plan agreement of the Global Health plan as specified above and that I am aware that cover shall be provided in accordance with the agreement. I fully understand that pre-existing conditions as defined in the Global Health plan agreement shall not be covered by the insurance plan. I authorise any doctor who has ever treated or advised any of the persons named in this application to provide William Russell Limited with any information they may require in connection with treatment related to any claim under this plan. I declare that the information given in this application is true and complete.

If I have applied for a travel insurance plan, I declare that at the time of purchasing this insurance or at the time of booking any future trip(s), I am aware of no reason why any journey or trip should be cancelled or curtailed or expense be incurred.

If I have indicated that I wish to pay by credit or debit card, I agree that William Russell Limited may debit my account with the appropriate premiums on or before their due dates, and all subsequent renewal premiums due as invoiced by William Russell Limited until I give written notice that I wish to terminate this agreement. I understand that my cover will terminate in accordance with the terms of the Global Health plan agreement if William Russell Limited are unable to collect my premium – for whatever reason – and I do not provide William Russell Limited with an alternate method of payment immediately.

Signature of applicant: _____

Date: _____

IMPORTANT: Please ensure you have given an answer to every question. An incomplete form will delay your application.



WILLIAM RUSSELL

Peace of mind wherever you are

www.william-russell.com

William Russell Limited

William Russell House,
The Square, Lightwater,
Surrey, GU18 5SS, UK.
T + 44 1276 486455
F + 44 1276 486466
sales@william-russell.com

William Russell (Asia Pacific) Limited

Marketing Office, Suite 7-3, 7th Floor,
Wisma UOA II, 21 Jalan Pinang,
50450 Kuala Lumpur, Malaysia.
T + 6 03 2171 2071
F + 6 03 2171 2072
kloffice@william-russell.com

Dubai Insurance Company

PO Box 3027, Dubai, UAE.
T + 971 4 2693030 (Ext 102)
F + 971 4 2693727
sales@globalplans.ae
www.globalplans.ae



دبي للتأمين
DUBAI INSURANCE

IND/GHMOR/09/v1