

(effective 1st September 2007)

Agent/Broker Name and Stamp

Please read through the following before completing this application and complete in BLOCK CAPITALS.

All information supplied will be treated in strict confidence. You must disclose all material facts. Failure to do so may invalidate the Policy. A material fact is one which is likely to influence the assessment and acceptance of this application. If You are in any doubt whether a fact is material it should be disclosed.

As the applicant You should answer all the questions and sign the declaration on behalf of all persons included in this application. A copy of this application can be supplied to You on request within three months of completion. You should keep a record of all information (including copies of all letters) supplied to Us for the purpose of entering into this contract.

1. Details of Applicant (First Person)

Family Name:																									
First Name(s):																			Title:						
Marital Status:				M/F:		Date of Birth:	day	month	year	Height:	m/ft	Weight:	kg/lb												
Industry:																									
Occupation:																									
Nationality:																									
Country of Residence:																									

Residential Address:													Correspondence Address:												
Town/City:													Town/City:												
Country/State:													Country/State:												
Postcode:													Postcode:												

Home Telephone:													Business Telephone:												
Mobile:													Fax:												
Home Email:													Business Email:												

Insured by:

Administered by:



2. Dependant's Details

Please note children to be included under this plan must be under 18 years of age, or 23 years or under if they are in full-time education and are fully dependant upon You.

Dependant 1											
Family Name:											
First Name(s):											
Other Initials:	Title:		Sex: M/F		Height: m/ft		Weight: kg/lb				
Relationship to Applicant:					Date of Birth:		day	month	year		
Occupation:											
Nationality:											

Dependant 2											
Family Name:											
First Name(s):											
Other Initials:	Title:		Sex: M/F		Height: m/ft		Weight: kg/lb				
Relationship to Applicant:					Date of Birth:		day	month	year		
Occupation:											
Nationality:											

Dependant 3											
Family Name:											
First Name(s):											
Other Initials:	Title:		Sex: M/F		Height: m/ft		Weight: kg/lb				
Relationship to Applicant:					Date of Birth:		day	month	year		
Occupation:											
Nationality:											

Dependant 4											
Family Name:											
First Name(s):											
Other Initials:	Title:		Sex: M/F		Height: m/ft		Weight: kg/lb				
Relationship to Applicant:					Date of Birth:		day	month	year		
Occupation:											
Nationality:											

If You have any further Dependents please provide details on a separate sheet.

3. Commencement Date

Subject always to Section 9 of this application form, the Commencement Date of this Policy will be the date on which this application is accepted in writing by Us. If You wish Your cover to start later, please indicate below.

Please note the Commencement Date can be no more than 30 days from the date of completion of this application by You. Under no circumstances will Policies be backdated.

Commencement Date:	day	month	year
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4. Product Options

This plan enables **You** to choose various options to suit **Your** personal requirements. Please clearly tick the option **You** have selected. **Your Policy** will be issued on this basis.

The table below is for guidance only, please refer to the full **Benefit Schedule** and **Policy Wording** for a detailed description of the **Benefits** of each plan option.

Benefits	Major Medical Option 001	Foundation Option 002	Lifestyle Option 003	Lifestyle Plus Option 004
Standard Excess	Nil	\$100	\$100	\$100
Maximum Benefit per Insured Person per Period of Cover	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
In-Patient and Day-Patient Treatment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Oncology, CT and MRI scans	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Complications of Pregnancy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Parent Accommodation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Evacuation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Out-Patient Treatment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accidental Damage to Teeth	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Daily Hospital Cash Benefit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
AIDS/HIV	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Extended Evacuation	Optional	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Routine Management of Chronic Conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Routine Pregnancy and Childbirth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Routine and restorative dental care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Your selection – please tick Your choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ALL limits and Excesses expressed in \$ shall in all instances mean US\$. Full Refund Subject to Limits No Cover

Excess Options - Please select where **You** wish to change from the standard Excess applicable by ticking the appropriate box.

	Standard	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Nil		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
\$50	N/A	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
\$250	N/A	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
\$500	N/A	<input type="checkbox"/>	N/A	N/A
\$1,000	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A
\$2,000	N/A	<input type="checkbox"/>	N/A	N/A
\$5,000	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A

Additional Options - Please tick **Your** choices.

USA Elective Treatment - [Option 005]	N/A	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Extended Evacuation - [Option 006]	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A
Direct Settlement Network - [Option 009] <i>Only available with Nil Excess and annual payment. Available in certain countries. Please check with Your local sales centre.</i>	N/A	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

5. Premium Payment

Tick which payment method and payment frequency **You** require and complete all details relevant to that method.

a) **Cheque Payment (annual only)**. All cheques must be payable to "Royal & SunAlliance". Please ensure that the name of the applicant (as declared in Section 1 of this form) is clearly stated on the reverse of the cheque.

b) **Bank Transfer (annual only)**. Please ensure the name of the applicant (as declared in Section 1 of this form) is clearly stated on any transfer. Our bank details for bank transfer are available on request by contacting the Dubai office.
We cannot accept liability for any bank transfer which does not clearly identify the applicant.

c) **Credit Card (annual and monthly)**.

VISA

MasterCard

Credit Card Number:

Cardholder's Name:

Expiry Date:

Cardholder's Statement Address:

Type of Payment:

Annual

Monthly

If paying by monthly credit card please complete the Recurring Transaction Authority enclosed.

Cardholder's Authorisation Signature:

Date:

day

month

year

For payment method by c, please note **Your** premium will be collected on receipt of this application, which may be in advance of the **Commencement Date**.

6. Medical Practitioner Details

Please give the details, including name, address and qualifications of **Your** usual **Medical Practitioner**, and in respect of anyone else included in this application.

Please use a separate sheet if this space is insufficient.

7. Pre-existing Condition(s)

Benefits will not be available for any **Medical Condition** or **Related Condition** for which **You** have received medical **Treatment**, had symptoms of, or to the best of **Your** knowledge existed, or sought **Advice** prior to **Your Date of Entry**, until two consecutive years have elapsed, after the **Date of Entry**, during which no **Treatment** or **Advice** was given in respect of that **Medical Condition** or any **Related Medical Condition**.

8. Medical Questionnaire

Please reply to the following questions by ticking Yes or No. Where **You** have ticked Yes, please provide details.

	Yes	No
a) Have You , or anyone included in this application, been admitted to Hospital or other similar establishment in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>
b) Have You , or anyone included in this application, been prescribed with a course of any drugs or medication, or Treatments for a period in excess of seven days in the last two years?	<input type="checkbox"/>	<input type="checkbox"/>
c) Have You , or anyone included in this application, any known or foreseeable need to consult with a Medical Practitioner or any other health care professional and/or to be required to be prescribed any drugs or medication and/or to be admitted to a Hospital or other similar establishment?	<input type="checkbox"/>	<input type="checkbox"/>
d) Are You , or anyone included in this application, suffering from any disability, abnormality, recurrent illness, major illness or injury, not already noted above?	<input type="checkbox"/>	<input type="checkbox"/>

Please use this space to provide any additional information, or a separate sheet of paper if there is insufficient space:

9. Declaration

I understand and accept Section 7 on Pre-existing Condition(s).

I declare that the answers given are to the best of my knowledge full, true and complete and have checked and found correct any answers and statements in this application that are not in my own handwriting.

I have declared all material facts which relate to this application.

I declare that I have read and understand the documents '*Policy Wording*' and '*Benefit Schedule*' and agree to accept and conform to the terms of the **Policy**, unless I cancel this **Policy** within 15 days from the **Commencement Date**. I am satisfied that the product selected meets my requirements at this time.

I confirm and agree that the personal information collected or held by Royal & SunAlliance, whether contained in this application form or otherwise obtained may be used by Royal & SunAlliance, or their suppliers and partners, worldwide for the purpose of 1) assessing this application and providing on-going insurance and customer service, 2) processing and giving effect to credit card payment, 3) providing marketing material in respect of insurance-related services of Royal & SunAlliance or it's associated companies and 4) processing claims or analysing the insurance.

I authorise any doctor, physician or **Specialist** who I have attended in any capacity to provide Royal & SunAlliance, or their representatives, with any and all information in respect of such attendance and any known medical history.

I agree that where **Medical Treatment** is received within the **Provider Network** by myself or any of my **Dependants** and it is substantiated that the **Treatment** or **Medical Condition** is not refundable within the terms and conditions of the **Policy**, that I, as the **Policyholder**, shall be fully responsible for reimbursement to Royal & SunAlliance within 14 days of receipt of notice of such non-refundability of all funds expended in connection with any claim for such medical **Treatment**.

I understand and confirm that where I have not made repayment of funds disbursed by Royal & SunAlliance in respect of such medical **Treatment** not covered by the **Policy**, the **Policy** shall be suspended until the date of my full settlement of all outstanding amounts due from me to Royal & SunAlliance and in the event that funds so due from me to Royal & SunAlliance have been outstanding and unpaid for a period in excess of 14 days. Exclusion 1 of the **Policy Wording** shall be re-applied to the **Policy** with effect from the date of full receipt by Royal & SunAlliance of the funds concerned in which event any suspension of the **Policy** pursuant to this subclause shall be lifted with effect from such full receipt date. In no event shall any claim for **Treatment** received during the period of suspension be made or met.

I further accept that where funds have been outstanding to Royal & SunAlliance for a period in excess of 15 days from notification, my **Policy** will be cancelled void ab initio, without refund of premium.

Signature of applicant:

Date:

day	month	year

Contact Details for the Royal & SunAlliance Offices:

Insured by:

Royal & SunAlliance Insurance (Middle East) Limited E.C.

PO Box 28648

Dubai

United Arab Emirates

Administered by:

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