International Healthcare Plans for you and your family
Plans for Bahrain

Application Form

Before you start, please consider that:

- You must complete the Application Form in full and tell us all relevant information.
- If you choose to complete a printed version of this form, PLEASE COMPLETE IT IN BLOCK CAPITALS.
- If you already have one of our healthcare plans and you are applying for a cover upgrade or for a new plan, please tell us about any medical conditions you have claimed for since joining us.
- The policyholder must sign Section 7.
- All adult applicants must sign Sections 8 and 11. In line with our legal obligations for processing data, we won't be able to process your application without these signatures. A parent or guardian should complete these sections for any applicants under the age of 18.
- All adult applicants wishing to appoint a broker as the main point of contact for this policy must sign Section 9.

Just for clarity...

You will see that we often refer to the following phrases in this form. This is what we mean:
Home country: A country for which you (or your dependants, if applicable) hold a current passport or which is your principal country of residence.
Principal country of residence: The country where you and your dependants (if applicable) live for more than six months of the year.

Please select your policy terms by ticking the relevant box below:

Moratorium Terms* ☐
Full Medical Underwriting Terms** ☐

* Moratorium Terms
refer to a waiting period of 24 months from either the start date or the date shown in the special terms section of the Insurance Certificate that must have passed before claims for any pre-existing medical conditions may become eligible under the plan. This includes the underwriting term CPME/CTT previously MORI. Once the insured members have completed a continuous 24-month period after their start date, their pre-existing medical condition may be covered, provided that they have not had symptoms, needed or received treatment, medication, a special diet or advice, or had any other indications of the condition.

** Full Medical Underwriting Terms
refer to the assessment of insurance risk based on information that you give us when applying for cover. Our underwriting team uses this information to decide the terms of our offer.

If you are applying for a policy with moratorium, the below doesn't apply to you so you can skip to section 1.

Are you completing this form to join an existing company policy? Please state:

Group name
Group number

If you are already included in your company policy and you want to add a new dependant, please state your policy number:

orient
orient insurance pjsc
Licensed by Central Bank of Bahrain as Branch of a Foreign General Insurance and Reinsurance Company

What will happen next:

1. Once you have sent us your application, our Medical Underwriting Team will review the details.
2. If you have told us about any medical conditions, we may ask you for more information. We will then assess the information and get back to you with our decision as quickly as possible.
3. If any person applying for cover is undergoing dental treatment, please ensure that you complete a dental questionnaire as well. This can be requested by calling our Helpline.

1 Applicant's details (The applicant will be the policyholder)

Your contact details will also be used to communicate with you on important things regarding your policy. You must tell us if your contact details change over time, so we can ensure that correspondence reaches you.

We will consider applicants for cover up to the day before their 76th birthday if applying for a policy with full medical underwriting, or up to the day before their 65th birthday if applying for a policy with moratorium.

Mr.☐ Mrs.☐ Ms.☐ Miss☐ Other

First name

Surname

Date of birth D D / M M / Y Y Y Y

Gender at birth: Male ☐ Female ☐

Home country

Nationality

Principal country of residence

Full address in principal country of residence (mandatory)

Primary phone number COUNTRY CODE AREA CODE

Secondary phone number COUNTRY CODE AREA CODE

Email address (mandatory, please print)

Occupation (mandatory – if you are a student, please state it)

Details of any current domestic or international health insurance:

Name of insurer

Policy number

Start date D D / M M / Y Y Y Y

2 Your dependants' details

You can add dependants to your policy. Dependant are your spouse/partner and any children financially dependent on you up to the day before their 18th birthday, or up to the day before their 26th birthday if they are in full-time education. If they are aged 18 to 25 and in full-time education, please attach either a letter from the college/university confirming their student status or a copy of their student ID. We will consider adult dependants for cover up to the day before their 76th birthday for policies with full medical underwriting, or up to the day before their 65th birthday for policies with moratorium.

If there is insufficient space for all dependants, please use another Application Form and ensure that all relevant Declaration(s) and Consent(s) are signed and dated.

	Dependant 1	Dependant 2	Dependant 3
Relationship to applicant	Spouse/Partner ☐ Child ☐	Spouse/Partner ☐ Child ☐	Spouse/Partner ☐ Child ☐
First name			
Surname			
Date of birth	D D / M M / Y Y Y Y	D D / M M / Y Y Y Y	D D / M M / Y Y Y Y
Gender at birth	Male ☐ Female ☐	Male ☐ Female ☐	Male ☐ Female ☐
Occupation (mandatory, please state if student)			
Email address (mandatory for dependants over 18)			
Home country			
Principal country of residence			
Nationality			

Details of any current domestic or international health insurance

Name of current insurer (if applicable)			
Current policy number (if applicable)			

3 Start date of your cover

From what date do you require cover? D D / M M / Y Y Y Y

You will have confirmation that your application for cover has been accepted when we issue you the Insurance Certificate. Your cover will be valid from the start date shown on the Certificate.

4 Plan details (this section does not need to be completed if you are applying as part of a group scheme)

Select your area of cover:

The area of cover is subject to full terms and conditions as stated in the Benefit Guide.

Worldwide ☐ Worldwide excluding USA ☐

Next, please select the Core Plan and any optional plans that you require for your policy. Optional plans can only be purchased with a Core Plan; they can't be bought separately. You can find all details of the plans listed below in the Table of Benefits and Benefit Guide.

Select your Core Plan

	Bahrain Care Pro	Bahrain Care Plus	Bahrain Care
Policyholder	☐	☐	☐ If you select Bahrain Care, this Core Plan and any optional plans you select will apply to all persons included on your policy.
	If you select Bahrain Care Pro or Bahrain Care Plus, you can either select the same Core Plan for all of your dependants (if any) or you can choose between Bahrain Care Pro or Bahrain Care Plus for each of your dependants:		
Dependant 1	☐	☐	
Dependant 2	☐	☐	
Dependant 3	☐	☐	

Select your optional plans

Out-patient Plans

Policyholder	Bahrain Active Pro ☐ **OR** Bahrain Active Plus ☐ **OR** Bahrain Active ☐	Bahrain Active ☐
Dependant 1	Bahrain Active Pro ☐ **OR** Bahrain Active Plus ☐ **OR** Bahrain Active ☐	
Dependant 2	Bahrain Active Pro ☐ **OR** Bahrain Active Plus ☐ **OR** Bahrain Active ☐	
Dependant 3	Bahrain Active Pro ☐ **OR** Bahrain Active Plus ☐ **OR** Bahrain Active ☐	

Maternity Plans

Policyholder	Bahrain Bloom Plus ☐ **OR** Bahrain Bloom ☐	Our Maternity Plans are not available with the **Bahrain Care** Core Plan.
Dependant 1	Bahrain Bloom Plus ☐ **OR** Bahrain Bloom ☐	
Dependant 2	Bahrain Bloom Plus ☐ **OR** Bahrain Bloom ☐	
Dependant 3	Bahrain Bloom Plus ☐ **OR** Bahrain Bloom ☐	

Dental Plans

If you select Bahrain Smile Plus for anyone, all other applicants on your policy must select the Dental Plan available under their chosen Core Plan.

Policyholder	Bahrain Smile Plus ☐	Bahrain Smile ☐	Bahrain Smile ☐
Dependant 1	Bahrain Smile Plus ☐	Bahrain Smile ☐	
Dependant 2	Bahrain Smile Plus ☐	Bahrain Smile ☐	
Dependant 3	Bahrain Smile Plus ☐	Bahrain Smile ☐	

Repatriation Plan

Policyholder	Bahrain Repatriation Plan ☐	Bahrain Repatriation Plan ☐
Dependant 1	Bahrain Repatriation Plan ☐	
Dependant 2	Bahrain Repatriation Plan ☐	
Dependant 3	Bahrain Repatriation Plan ☐	

If your plan is not listed in the sections above, please state your chosen Core Plan and any supplementary plans:

Select your Core Plan deductible

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles		Discount if a Maternity Plan is not included in your policy	Discount if a Maternity Plan is included in your policy
No deductible	☐	0% premium discount	0% premium discount
US$ 610 deductible	☐	5% premium discount	2.5% premium discount
US$ 1,015 deductible	☐	10% premium discount	5% premium discount
US$ 2,025 deductible	☐	20% premium discount	10% premium discount
US$ 4,050 deductible	☐	35% premium discount	17.5% premium discount
US$ 8,100 deductible	☐	50% premium discount	25% premium discount
US$ 13,500 deductible	☐	60% premium discount	30% premium discount

Select your Out-patient Plan co-payment

Please note that either an Out-patient Plan co-payment OR a Core Plan deductible can be chosen. Where a co-payment is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cent), therefore, percentages may be slightly higher or lower than those stated below.

Optional Out-patient Plan co-payments		Discount
No co-payment	☐	0% premium discount
10% co-payment, max. US$ 2,000	☐	12% premium discount
20% co-payment, max. US$ 4,000	☐	24% premium discount
30% co-payment, max. US$ 5,000	☐	35% premium discount

5 Pre-existing medical conditions

If you are applying for a policy with full medical underwriting:

Pre-existing conditions are medical conditions for which one or more symptoms have appeared at some point during your or your dependants' lifetime. This applies regardless of whether you or your dependants sought any medical advice or treatment.

We would deem any such condition to be pre-existing if we could reasonably determine that you or your dependants have known about it. Your policy will cover pre-existing conditions unless we tell you otherwise in writing.

We will also treat as pre-existing any medical conditions that arise between the date you complete the Application Form and the later of the following:

- The date we issue your Insurance Certificate, or
- The start date of your policy.

Pre-existing conditions will be subject to full medical underwriting and if they are not disclosed, they will not be covered. **Therefore, it is important that in the periods outlined above, you inform us if there is any change to your and your dependants' health status or to any material facts (facts likely to influence our assessment and acceptance of this application).** In addition, you will need to provide further information, if requested.

If you already have one of our healthcare plans and are applying for a cover upgrade or for a new policy, please tell us about any medical conditions you have claimed for since joining us.

If you are applying for a policy with moratorium:

As you are applying for a policy with moratorium terms, we want to clarify the conditions and procedures that will apply to your moratorium cover. Please ensure that you read the definition below which summarises how the moratorium will work – the full terms and conditions are detailed in the Benefit Guide.

Moratorium (MORI) is a waiting period of 24 months from either your start date or the date shown in the special terms section of your Insurance Certificate that must have passed before claims for any pre-existing medical conditions may become eligible under the plan.

Your claim will not be paid if it's relating to a pre-existing medical condition, should one or more of the following have applied within the 24-month period before your start date (or the date shown in your Insurance Certificate):

- It could be reasonably foreseen that the medical condition would occur after your start date.
- The condition clearly showed itself.
- You had signs or symptoms of the condition.
- You asked for advice about the condition.
- You received treatment for the condition.
- To the best of your knowledge, you were aware you had the condition.

Once you've completed a continuous 24-month period after your date of joining, we may cover your pre-existing medical condition provided you've not had symptoms, needed or received treatment, medication, a special diet or advice, or had any other indications of the condition.

6 Your health

Please answer the following questions based on your own and your dependants' full medical history. You must disclose all material facts (i.e. facts likely to influence our assessment and acceptance of this application). If you are in any doubt about whether a fact is material, then you should disclose it to us. Failure to disclose all material facts may invalidate the policy.

This health declaration is valid for two months from the date you complete and sign the form.

	Applicant	Dependant 1	Dependant 2	Dependant 3
Height	☐☐☐ cm	☐☐☐ cm	☐☐☐ cm	☐☐☐ cm
Weight	☐☐☐ kg	☐☐☐ kg	☐☐☐ kg	☐☐☐ kg

Please note: **only** if you are applying for a **policy with moratorium**, you don't need to complete the rest of this section 6 and **you can now skip to section 7**.

Have you used any form of tobacco in the past year? If yes, how much per day on average? 1 cigarette = 1 unit, 1 medium cigar = 2 units, 1 gram roll-your-own tobacco = 2 units, 1 pipe bowl tobacco = 2.5 units, 10mg e-cigarette nicotine = 1 unit, if none state NO	Yes☐ No☐ ☐☐☐ /day	Yes☐ No☐ ☐☐☐ /day	Yes☐ No☐ ☐☐☐ /day	Yes☐ No☐ ☐☐☐ /day
Do you drink alcohol? If Yes, how many units of alcohol do you drink per week? 1 short = 1 unit, 250ml beer = 1 unit, 1 glass wine = 1 unit, if none state NO	Yes☐ No☐ ☐☐☐ /week	Yes☐ No☐ ☐☐☐ /week	Yes☐ No☐ ☐☐☐ /week	Yes☐ No☐ ☐☐☐ /week

Has any person included in this application ever suffered from, been in hospital with, or had tests, investigations or treatment of any kind, for the following conditions?

a) **Any heart or circulatory disease or disorder,** such as, but not limited to, heart attack, coronary artery disease, vascular disease, irregular heartbeat, murmur, chest pain, clots, blood disorder, abnormal blood pressure, high cholesterol, etc. Yes☐ No☐

b) **Any dermatological disease or disorder,** such as, but not limited to, psoriasis, dermatitis, eczema, allergy, acne, etc. Yes☐ No☐

c) **Any endocrine disease or disorder,** such as, but not limited to, diabetes, pancreatitis, weight problems, gout or thyroid problems or other hormonal imbalances, etc. Yes☐ No☐

d) **Any eye, ear, nose and throat disease or disorder,** such as, but not limited to, cataract, glaucoma, detached retina, hearing loss, ear infections, sinus problems, tonsillitis, adenoiditis, myopia with levels greater than -6, etc. Yes☐ No☐

e) **Any gastrointestinal disease or disorder,** such as, but not limited to, stomach problems, hernia, haemorrhoids, gall stones, colon polyps, Crohn's disease, colitis, liver problems, etc. Yes☐ No☐

f) **Any infectious or viral disease or disorder,** such as, but not limited to, hepatitis A/B/C, herpes, HIV, SARS-CoV-2 / COVID-19, malaria, meningitis, blood infection, sexually transmitted disease, etc. Yes☐ No☐

g) **Any muscular or skeletal disease or disorder,** such as, but not limited to back, neck or joint pain, arthritis, fibromyalgia, joint replacement, any cartilage and/or ligament problem, carpal tunnel syndrome, etc. Yes☐ No☐

h) **Any neurological disease or disorder,** such as, but not limited to, stroke, multiple sclerosis, epilepsy, neurodegenerative disorder, paralysis, seizures, migraine, Alzheimer's or other form of dementia, etc. Yes☐ No☐

i) **Any oncological disease or disorder,** such as, but not limited to, any cancer, leukaemia, lymphoma, tumour, skin lesion, growth, lump, cyst, mole, polyp, naevus, etc. Yes☐ No☐

j) **Any psychiatric or psychological disorder,** such as, but not limited to, attention deficit hyperactivity disorder (ADHD), autism spectrum disorders, depression, anxiety, chronic fatigue syndrome, eating disorder, obsessive-compulsive disorders, phobic disorders, alcohol/drug problem, etc. Yes☐ No☐

k) **Any respiratory or lung disease or disorder,** such as, but not limited to, chronic obstructive pulmonary disorder, sarcoidosis, asthma, bronchitis, sinusitis, shortness of breath, allergy, etc. Yes☐ No☐

l) **Any urological or reproductive organs disease or disorder,** such as, but not limited to, kidney or urinary tract problem, menstrual impairment, fertility problem, fibroids, endometriosis, testicular or prostate problem, etc. Yes☐ No☐

m) **Any congenital disease or disorder** present at or before birth, such as but not limited to adrenal hyperplasia, cystic fibrosis, Down syndrome, haemophilia, heart defects, Huntington's disease, Klinefelter's syndrome, Marfan syndrome, malformations and spina bifida. Yes☐ No☐

Please do NOT disclose results of any genetic (DNA or RNA) tests as these are not required for the underwriting process.

n) **Any other accident, injury, disease or disorder** not already disclosed. Yes☐ No☐

Please tell us whether you or your dependants:

o) Are currently taking any prescribed or over-the-counter drugs, medication, tablets or other treatment. Yes☐ No☐

p) Are expecting to have a medical review, have been referred for further tests/investigations, or are awaiting results or any treatment due to accident, injury, disease or disorder. Yes☐ No☐

q) Have undergone any tests or investigations within the last 10 years which resulted in referral for further medical advice or treatment, such as, but not limited to biopsy, colonoscopy, colposcopy, computed tomography (CT), mammogram, magnetic resonance imaging (MRI), Papanicolaou test (PAP) or prostate-specific antigen test (PSA), echocardiogram (Echo), ultrasound (US), etc. Yes☐ No☐

Please do NOT disclose results of any genetic (DNA or RNA) tests, as these are not required for medical underwriting.

r) Have experienced, within the past two years, any recurrent or ongoing symptoms or medical complaints NOT related to a condition already disclosed such as, but not limited to: Yes☐ No☐

- Fever (103°F/39.4°C or above) and/or continuous cough
- Shortness of breath
- Hoarseness
- Severe/ongoing headache
- Mole or skin marking that has bled, changed or become painful
- Tingling
- Blurred or double vision
- Unexpected weight loss
- Bleeding per rectum, change in bowel habit or urine frequency
- Loss of sensation, seizures, loss of consciousness
- Abnormal bleeding
- Joint pain/stiffness

s) Have been, within the past 30 days, recommended or decided to self-isolate? Yes☐ No☐

Please complete the following question only if you are purchasing dental cover.

t) Is any person included in this application currently undergoing or have they been advised to undergo any dental treatment, dental surgery, dental prosthesis, orthodontics or periodontics? Yes☐ No☐
If yes, please complete our Dental Questionnaire. You'll find it here:
www.allianzcare.com/en/international-individual-health-insurance/paper-applications/

Additional information for 'Yes' answers

If you answered Yes to any part of the questions from a) to t) above, please provide details in the table below. **Please tell us if a full recovery has been made or if you or your dependants have any medical condition or disease related to or arising from the original diagnosis. Please enclose supporting up-to-date medical reports/test results if possible.**

Question	Name of the person affected by the medical condition	Diagnosis – where applicable state the area of the body affected (e.g. left arm, right foot)	Exact date of onset of the condition	Frequency and severity of symptoms	Date of last symptoms	Investigations, blood tests or readings (please include the dates, results and any diagnosis)	Past and current treatment (please include name, dosage and frequency of usage of medication and provide dates of when treatment started, how often it was required and when it ended)	Current status (e.g. any complications, complete recovery, recurrent or ongoing)

If there is insufficient space in the table above, please use another Application Form

Please provide the name, address and telephone number of the regular/family doctor for everyone included in this application.
Please use a separate sheet if the space provided is not sufficient.

7 Declaration

Please read the following declarations carefully and only sign below if you understand and accept them.

- I declare that all information supplied above is true and complete, including those answers that are not in my own handwriting. I also declare that I have not suppressed, misrepresented or misstated any material fact. I understand that this application will be the basis of the contract between Orient Insurance P.J.S.C and myself, and that any false, incorrect or misleading statement or non-disclosure of material information may make this insurance null and void.
- If applying for a policy with full medical underwriting, I undertake to inform Orient Insurance P.J.S.C immediately in writing of any changes in my or my dependants' state of health occurring between completing the Application Form and the start date of the policy.
- I agree to waive any rights that I may have to medical secrecy/confidentiality in respect of my medical information in the context of this application for insurance. I consent to allow Orient Insurance P.J.S.C, if it considers it appropriate, to check statements concerning my health condition and to check with other healthcare insurers all statements concerning previous or existing contracts I may have applied for.
- Subject to legal restrictions, Orient Insurance P.J.S.C (or its medical advisers, appointed representatives or third-party experts in case of disputes) may request medical information about me from medical professionals. In these circumstances I authorise all such practitioners, physicians, dentists, members of medical professions, and employees of hospitals, health authorities and medical facilities to provide relevant medical information as requested. I also make this statement for my dependants under the age of 18 and for dependants who cannot assess the meaning of this statement.
- I confirm that:
  - I have read and understood the full definitions, benefits, exclusions and conditions of this policy, including the details relating to pre-existing conditions (and the moratorium conditions if applying for a policy with moratorium).
  - I have received, read and understood the Insurance Product Information Document and I accept the terms and conditions as summarised there and further explained in my Benefit Guide.
  - Based on the information provided within these documents and the plan selections that I have made, I believe the product I selected is most suited to my specific insurance needs.
- I understand that:
  - This Application Form is valid for two months from the date of completing and signing it.
  - I can withdraw my application in writing by letter or email within 30 days from the date I receive the full terms and conditions of my policy. Provided that I have not submitted a claim, I am then entitled to a full refund of the premium.
- I accept that:
  - It is my responsibility to check the accuracy of the information contained within the Insurance Certificate, once issued. If the content is not in accordance with the Application Form but I enter no protest within 30 days following the issue date of the Insurance Certificate, I will be considered to have accepted the offer of cover.
  - Cover will be subject to the standard terms and conditions that apply at the start or renewal date of the policy and are set out in the Benefit Guide.
  - The cover provided by Orient Insurance P.J.S.C may not be suitable if my dependants and I are or become resident in countries where local compulsory health insurance restrictions are in place (e.g. Switzerland).
  - It is my responsibility to check if I am subject to any local compulsory health insurance requirements in my country of residence and I can confirm that my healthcare cover is legally appropriate.

As the applicant, I sign and date this form for and on behalf of everyone included in this application.

Applicant's signature

Applicant's printed name

Date D D / M M / Y Y Y Y

8 Policyholder appointment

This section must be completed by all dependants wishing to appoint the policyholder as the main point of contact.

To help us administer the policy, you can nominate the policyholder as the main contact for the insurance. To do this, simply sign below.

I authorise INSERT NAME OF POLICYHOLDER

to act on my behalf in the administration of this policy. This may include the disclosure of sensitive medical information. This authorisation will remain in place until I ask Orient Insurance P.J.S.C in writing to revoke it.

Dependant 1's signature

D D / M M / Y Y Y Y

Dependant 2's signature

D D / M M / Y Y Y Y

Dependant 3's signature

D D / M M / Y Y Y Y

9 Broker appointment (if applicable)

I authorise INSERT NAME OF BROKER

to act on my behalf in relation to the administration of this policy. This may include the disclosure of sensitive medical information. This authorisation will remain in place until I ask Orient Insurance P.J.S.C in writing to revoke it.

For office use only — Agent details and stamp

Applicant's signature D D / M M / Y Y Y Y

Dependant 1's signature D D / M M / Y Y Y Y

Dependant 2's signature D D / M M / Y Y Y Y

Dependant 3's signature D D / M M / Y Y Y Y

10 Your personal data

Allianz Care's Data Protection Notice explains how we protect your privacy. This is an important notice which outlines how we will process your personal data. You should read it before submitting any personal data to us. To read our Data Protection Notice, visit: **www.allianzcare.com/en/privacy.html**

Alternatively, you can contact us on + 353 1 630 1301 to request a paper copy of our full Data Protection Notice. If you have any queries about how we use your personal data, you can always contact us by email at: **AP.EU1DataPrivacyOfficer@allianz.com**

11 Data consent

We need your consent to collect and process your health and other personal data . **If you do not give explicit consent, we may not be able to provide you with your policy or process any claims you may be entitled to make**. If you agree, we will process your data for the following reasons and activities.

A parent or guardian should complete the consent for any member under the age of 18.

I (the applicant), and the dependants named below agree with the following:

Name of applicant	Name of dependant 1	Name of dependant 2	Name of dependant 3

- **Permission to collect, store and use my health data:** Orient Insurance P.J.S.C may collect, store and use my health data to administer the policy, for example to provide me with a quote for insurance cover, underwrite the risks to be insured or process any claims. Orient Insurance P.J.S.C may store my health data in accordance with the Consumer Code of the law applying to this insurance policy or with any other applicable law requiring the retention of the data.
- **Permission to obtain my data from third parties.** To provide me with insurance cover, underwrite the risks to be insured or process any claims, Orient Insurance P.J.S.C may obtain my health and other data from physicians, nursing and hospital staff, other medical institutions, care homes, statutory health insurance funds, my plan sponsor, professional associations and public authorities. I agree to release all individuals at these institutions and Orient Insurance P.J.S.C from their respective confidentiality obligations relating to my health data or other data that they have to share and use for the purposes stated above.
- **Sharing my data outside of Orient Insurance P.J.S.C.** Orient Insurance P.J.S.C may share my health and other data with the experts or institutions set out below. They will only use the data to the same extent and for the same purposes as Orient Insurance P.J.S.C. I understand that Orient Insurance P.J.S.C has put in place arrangements with these institutions to protect my data. I agree to release all individuals at these institutions and Orient Insurance P.J.S.C from their respective confidentiality obligations relating to my health data and other data that they have to share and use for the purposes set out below:
  - With independent medical experts to enable them to assess insurance risks and any benefits to be paid to me or to the third party providing treatment or service to me under my insurance policy.
  - With service providers that perform certain services on behalf of Orient Insurance P.J.S.C, such as risk assessments and claims handling, where:
    - these services involve the collection and use of my health and other data, and
    - Orient Insurance P.J.S.C would not be able to administer my policy or pay any claims due to me without such data.
  - With co-insurers to distribute the coverage of the insurance risk jointly with other companies to which Orient Insurance P.J.S.C issues the policy, and to handle claims jointly.
  - With other insurers/reinsurers that may be covering the same insurance risk at the same time (multiple insurance) to:
    - distribute the payment of any compensation that may be owed to me, or
    - collaborate in the detection or prevention of fraud and financial crime.

If I change my mind about my preferences above, including withdrawing my consent to any of these items, I can let Orient Insurance P.J.S.C know by emailing AP.EU1DataPrivacyOfficer@allianz.com

Applicant's signature D D / M M / Y Y Y Y

Dependant 1's signature D D / M M / Y Y Y Y

Dependant 2's signature D D / M M / Y Y Y Y

Dependant 3's signature D D / M M / Y Y Y Y

12 Marketing preferences

I (the applicant) and my dependants agree that Orient Insurance P.J.S.C may collect, use and disclose my personal data to provide me with marketing information. I understand that my personal data will only be used for the following reasons and activities, which I have expressly agreed to by ticking the boxes below.

	Name of applicant	Name of dependant 1	Name of dependant 2	Name of dependant 3
Information that Orient Insurance P.J.S.C sends about their products and services, including updates on their latest promotions and new products and services.	☐	☐	☐	☐
Information sent directly by the business partners of Orient Insurance P.J.S.C on their products and services. I understand that you will disclose my relevant contact information to them for that purpose.	☐	☐	☐	☐
Such communications should be sent to me by the following methods:				
Email	☐	☐	☐	☐
In-app notifications	☐	☐	☐	☐
Phone	☐	☐	☐	☐
Post	☐	☐	☐	☐

13 Payment details

You don't need to complete this section if you are applying as part of a group scheme and your employer is paying the premium.

Please don't make any payments until you receive your policy number.

Your premium will need to be paid in US Dollars by bank transfer.

Payment frequency

Payments are subject to the following administration surcharges: 0% for annual payment, 3% for half-yearly payments and 4% for quarterly payments.

Please tick to indicate your preferred payment frequency:

	Annual	Half-yearly	Quarterly
Bank transfer	☐	☐	☐

Please return your fully completed form by:

@ Email: CallCentre@nextcarehealth.com

Post: #503, Building 655, Road 3614, Block 436, Al Seef – Kingdom of Bahrain

If you have any questions regarding this Application Form or the application process, please contact our Helpline on: : **80001151** (calling from inside Bahrain) or **+353 1 630 1301** (from outside Bahrain)

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The reinsurer of the insurance is AWP Health & Life SA, acting through its Irish Branch. AWP Health & Life SA is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.