

# Application Form

Expat Protect Plan  
January 2023



If you are adding a new dependant to an existing policy, please state your policy number:

If you are applying to join an existing group scheme, please state:

Group name

Group number

#### Allianz Medical Expert (AME) - our automated underwriting tool:

We may use an automated medical underwriting tool to determine whether we can provide cover to you and if so, on what terms. This tool is used to process personal and medical information you provide us in order to calculate the cost of your International Healthcare cover. Without this information we are unable to calculate the premium for your insurance which is relevant to your needs.

We regularly assess the way our automated underwriting tool works to ensure we continue to offer a fair assessment. This assessment is based on the plans you select and on the personal and medical information you provide to us on this application.

#### Permission to automate the underwriting decision

By ticking this box you accept and agree that Allianz Care may use an automated medical underwriting tool to evaluate your personal and health data in order to make the underwriting decision on the risks to be insured. This is performed in accordance with GDPR guidelines on the processing of data using an automated underwriting tool.

Once the automated underwriting decision has been made, you have the right to request that we reconsider our decision which will involve a review by our medical underwriting team. If you wish to invoke this right please contact us at [underwriting@allianzworldwidecare.com](mailto:underwriting@allianzworldwidecare.com)

#### Guidelines on how to complete this Application Form

1. You must complete the Application Form in full and tell us all relevant information. Once you have sent us your application, our Medical Underwriting Team will review the details. 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.
2. 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.
3. Section 7 must be signed by the policyholder. Sections 8 and 11 must be signed by all adult applicants. In line with the European General Data Protection Regulation (GDPR), 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. Section 9 needs to be signed by all adult applicants wishing to appoint a broker as the main point of contact for this policy.
4. If any person applying for cover is undergoing dental treatment, please ensure that a dental questionnaire is completed. This can be downloaded from our website: <https://www.allianzcare.com/en/personal-international-health-insurance/paper-applications.html>

Wherever the following words and phrases appear in this form, they will have the meanings as defined below.

**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.

## 1 Applicant details (Please note that the applicant will be the policyholder)

You must notify us of any change of contact details so we can ensure that correspondence reaches you. We will consider applicants for cover up to the day before their 76<sup>th</sup> birthday.

Mr.  Mrs.  Ms.  Miss  Other  First name

Surname

Date of birth  /  /  Gender: 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), please state if student

Please indicate the language in which you wish to receive your policy documentation:

English  French

Details of any current domestic or international health insurance:

Name of insurer

Policy number  Start date  /  /

## 2 Dependants to be covered under the contract

Dependants can include your spouse/partner and any children financially dependant on the applicant up to the day before their 18<sup>th</sup> birthday, or up to the day before their 24<sup>th</sup> birthday if in full-time education. Where the child is 18 years of age or older, please attach a letter from the college/university confirming student status or a copy of their student ID. We will consider adult dependants for cover up to the day before their 76<sup>th</sup> birthday. If there is insufficient space for all dependants, please use another Application Form.

	Dependant 1	Dependant 2	Dependant 3
Relationship to applicant	Spouse/Partner <input type="checkbox"/> Child <input type="checkbox"/>	Spouse/Partner <input type="checkbox"/> Child <input type="checkbox"/>	Spouse/Partner <input type="checkbox"/> Child <input type="checkbox"/>
First name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Occupation (mandatory, please state if student)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address (mandatory for dependants over 18)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home country	<input type="text"/>	<input type="text"/>	<input type="text"/>
Principal country of residence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>	<input type="text"/>

Details of any current domestic or international health insurance

Name of insurer	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>



## 6 Health Declaration

Please answer the following questions based on your own and your dependants' full medical history. All material facts (facts likely to influence our assessment and acceptance of this application) must be disclosed. If you are in any doubt as to whether a fact is material, then you should disclose it to us. Failure to do so may invalidate the policy. This Health Declaration is valid for two months from the date of completion and the form being signed by the applicant.

	Policyholder	Dependant 1	Dependant 2	Dependant 3
Height	<input type="text"/> <input type="text"/> <input type="text"/> cm			
Weight	<input type="text"/> <input type="text"/> <input type="text"/> kg			
Have you used any form of tobacco in the past year? 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 <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /day	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /day	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /day	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /day
Do you drink alcohol?	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /week	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /week	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /week	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> /week
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 "zero")	<input type="text"/> <input type="text"/> <input type="text"/> /week			
Do you wear glasses or contact lenses? If yes, please state:	Yes <input type="checkbox"/> No <input type="checkbox"/>			
• Condition				
• Number of dioptries for each eye (this appears on the prescription from the optician)	<input type="text"/> <input type="text"/> <input type="text"/> Right eye <input type="text"/> <input type="text"/> <input type="text"/> Left eye	<input type="text"/> <input type="text"/> <input type="text"/> Right eye <input type="text"/> <input type="text"/> <input type="text"/> Left eye	<input type="text"/> <input type="text"/> <input type="text"/> Right eye <input type="text"/> <input type="text"/> <input type="text"/> Left eye	<input type="text"/> <input type="text"/> <input type="text"/> Right eye <input type="text"/> <input type="text"/> <input type="text"/> Left eye

### 1. Has any person included in this application ever suffered from, been in hospital with, or received treatment of any kind, tests or investigations 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 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 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 other accident, injury, disease or disorder not already disclosed. Yes  No

### 2. Please tell us whether you or your dependants:

- (a) Are currently taking any prescribed or over-the-counter drugs, medication, tablets or other treatment. Yes  No
- (b) 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
- (c) 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.



## 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 Allianz Care and myself, and that any false, incorrect or misleading statement or non-disclosure of material medical information may make this insurance null and void.
- I undertake to inform Allianz Care 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 Allianz Care, 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, Allianz Care (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.
  - 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, email or fax, 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 Allianz Care 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.
- I authorise the exchange of administrative and medical information relating to me and my dependants between Allianz Care and the CFE, where required for the purposes of administration and for processing claims. I also authorise Allianz Care to receive details of the reimbursements made by the CFE to me and for Allianz Care to receive payment from the CFE of medical costs reimbursements in order to provide me with a single reimbursement.

**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

## 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 Allianz Care in writing to revoke it.

 Dependant 1's signature

 Dependant 2's signature

 Dependant 3's signature

## 9 Broker appointment (if applicable)

I authorise

INSERT NAME OF BROKER

For office use only — Agent details and stamp

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 Allianz Care in writing to revoke it.

 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 We care about your personal data protection

Our 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](http://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](mailto: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:** Allianz Care 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. Allianz Care 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, Allianz Care 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 Allianz Care 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 Allianz Care.** Allianz Care 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 Allianz Care. I understand that Allianz Care has put in place arrangements with these institutions to protect my data. I agree to release all individuals at these institutions and Allianz Care 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 outside of the Allianz Group of companies that perform certain services on behalf of Allianz Care, such as risk assessments and claims handling, where:
    - these services involve the collection and use of my health and other data, and
    - Allianz Care 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 Allianz Care 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 Allianz Care know by emailing [AP.EU1DataPrivacyOfficer@allianz.com](mailto: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 Allianz Care 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 indicating  below.

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

Information that Allianz Care sends about their products and services, including updates on their latest promotions and new products and services.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Information sent directly by other Allianz Group companies on their products and services. I understand that you will disclose my relevant contact information to them for that purpose.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Information sent directly by the business partners of Allianz Care on their products and services. I understand that you will disclose my relevant contact information to them for that purpose.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Such communications should be sent to me by the following methods:

Email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In-app notifications	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Post	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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.

### Payment currency

Please note that the payment currency is Euro.

### Payment frequency and method

Payments are subject to the following administration surcharges: 0% for annual payment, 3% for half-yearly payments, 4% for quarterly payments and 5% for monthly payments.

Please tick to indicate your preferred payment frequency and method:

	Annual	Half-yearly	Quarterly	Monthly
Direct Debit*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not available
Bank transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not available

\* If you choose to pay by direct debit, please complete and submit the relevant direct debit mandate, available from: [www.allianzcare.com/en/international-individual-health-insurance/paper-applications/](http://www.allianzcare.com/en/international-individual-health-insurance/paper-applications/)

Please note that if you are a member of a group scheme and wish to pay by direct debit, you must select the monthly payment frequency option.

# Please return your fully completed form by:

-  Email: [underwriting@allianzworldwidecare.com](mailto:underwriting@allianzworldwidecare.com)
-  Fax: +353 1 629 7117
-  Post: Allianz Care  
15 Joyce Way  
Park West Business Campus  
Nangor Road  
Dublin 12, Ireland

If you have any questions regarding this Application Form or the application process, please contact our Helpline on: +353 1 630 1301 (English) or +353 1 630 1303 (French).

-  [www.facebook.com/AllianzCare/](http://www.facebook.com/AllianzCare/)
-  [www.linkedin.com/company/allianz-care](http://www.linkedin.com/company/allianz-care)
-  [www.youtube.com/c/allianzcare](http://www.youtube.com/c/allianzcare)
-  [www.instagram.com/allianzcare/](http://www.instagram.com/allianzcare/)
-  [twitter.com/AllianzCare](http://twitter.com/AllianzCare)

AWP Health & Life SA, acting through its Irish Branch, 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.

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## Credit card payment

If you choose to pay by credit card, please provide the following information:

Card type    MasterCard     VISA     American Express     JCB     Diners Club     Discover

Cardholder's name

Card number     Expiry date   /

CVV code     *VISA, MasterCard, Discover and Diners Club: the last three-digits on the signature panel on the back of the card.  
American Express: four-digit number printed on the front of the card above the card number.*

**For security reasons, once we have transferred this information to our system, we will detach the credit card details from the application form and destroy them.**

### Credit card authorisation

I authorise Allianz Care to charge my credit card account with my healthcare premium. I understand I will be notified of the premium when my cover/renewal is accepted or if I make a request that affects the premium, such as adding a dependant. This payment will continue until I cancel the instruction by giving written notice to Allianz Care. I understand I will be given one month's notice of any annual premium rate increase.

 Cardholder's signature \_\_\_\_\_ Date   /   /