

Freedom Health Insurance

# WORLDWIDE INDIVIDUAL APPLICATION FORM (Moratorium)

Each of the following parts should be completed by you and the completed form returned to: **Freedom Health Insurance, Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY, United Kingdom.** Please use **BLOCK CAPITALS**.

**Maximum age of entry is 70.**

## About you

Title:	<input type="text" value="(Dr/Mr/Mrs/Miss/Ms/Other)"/>	
Forename(s):	<input type="text"/>	
Surname:	<input type="text"/>	
Country of Residence: <sup>2</sup>	<input type="text"/>	
When did you move there?	<input type="text" value="M M"/>	<input type="text" value="Y Y"/>
Home country:	<input type="text"/>	
Nationality on passport:	<input type="text"/>	
Date of birth:	<input type="text" value="D D"/>	<input type="text" value="M M Y Y Y Y"/> (Maximum age of entry is 70)
Occupation:	<input type="text"/>	
Residential Address: <sup>3</sup>	<input type="text"/>	
		Postcode: <input type="text"/>
Telephone numbers: (inc. area code)	Daytime: <input type="text"/>	Evening: <input type="text"/>
Mobile number:	<input type="text"/>	
E-mail address:	<input type="text"/>	
Start date:	<input type="text" value="D D"/>	<input type="text" value="M M Y Y Y Y"/> (We cannot backdate cover under any circumstances)
Correspondence Address: (if different from above) <sup>3</sup>	<input type="text"/>	
		Postcode: <input type="text"/>
Telephone numbers: (inc. area code)	Daytime: <input type="text"/>	Evening: <input type="text"/>
Mobile number:	<input type="text"/>	
E-mail address:	<input type="text"/>	

<sup>2</sup>Your country of residence will determine the value of Insurance Premium Tax that is added to your premium. Please speak to your adviser or contact us if you are unsure whether your premium will be affected.

<sup>3</sup>All correspondence will be sent to this address unless you have completed the correspondence address details above. It is very important that you tell us immediately of any changes to your contact or personal details. A change in circumstances could affect your cover.

## About your family

If you require further dependants to be covered please use a separate sheet

Surname:	Forename:
Date of birth (dd/mm/yyyy):	Nationality on passport:
Country of residence:	Relationship to you:
Occupation:	

*continued overleaf >>*

Surname:	Forename:
Date of birth (dd/mm/yyyy):	Nationality on passport:
Country of residence:	Relationship to you:
Occupation:	

Surname:	Forename:
Date of birth (dd/mm/yyyy):	Nationality on passport:
Country of residence:	Relationship to you:
Occupation:	

Surname:	Forename:
Date of birth (dd/mm/yyyy):	Nationality on passport:
Country of residence:	Relationship to you:
Occupation:	

## The cover you require

Select the area of cover from the descriptions below based upon the location of your country of residence and your home country if you require the option of returning to your home country for treatment. Please see the eligibility section in the Policy Document for restrictions on US Citizens. You and your dependants must have the same area of cover.

Area 1 – Europe

Area 2 – Worldwide excluding USA

Area 3 – Worldwide

Please indicate the plan type that you require. Please be sure that you have read the policy summary and details of cover before making your selection to ensure the product meets your requirements. Please contact us if you require copies of these documents.

	Category 1
Freedom Diamond – 2,000,000 (€/£/\$) overall limit	<input type="checkbox"/>
Freedom Platinum – 1,000,000 (€/£/\$) overall limit	<input type="checkbox"/>
Freedom Gold – 750,000 (€/£/\$) overall limit	<input type="checkbox"/>
Freedom Silver – 500,000 (€/£/\$) overall limit	<input type="checkbox"/>
Freedom Bronze – 500,000 (€/£/\$) overall limit	<input type="checkbox"/>

## Excess

Do you require an excess?

Yes  No

If Yes, please choose appropriate selection from the table:

**Note:** An excess does not apply to the Dental Benefit.

Excess Per Year €/£/\$	Premium Reduction %	Please Select
Nil Excess	n/a	
50	5%	
100	10%	
250	15%	
500	20%	
1000	25%	
2500	30%	
5000	40%	

## Doctor's/Medical Practitioner's Details

Please provide the contact details of your family doctor(s) or medical practitioner(s) who last treated you or your family in the last 2 years. Failure to provide this information may cause a delay in processing any claims submitted.

Name:	<input type="text"/>		
Hospital/Clinic/Practice:	<input type="text"/>		
Address:	<input type="text"/>		Postcode: <input type="text"/>
Telephone number:	<input type="text"/>	Fax number:	<input type="text"/>
Email address:	<input type="text"/>		

## Moratorium underwriting

If you choose this underwriting option, you do not need to complete any questions concerning your health at the point of application, however, you will not be covered for any claims made in respect of pre-existing conditions during the first two years of the policy, for which you have received treatment and/or medication, or asked advice on, or had symptoms of whether or not diagnosed, during the two years immediately before your policy started with us.

Conditions that arise after the policy commencement date, but are related to the pre-existing condition will also be excluded.

We exclude any medical condition or related condition which:

- was foreseeable,
- manifested itself,
- you have experienced signs or symptoms,
- you have sought advice, or
- you have received treatment and/or medication,
- to the best of your knowledge, existed

in the two years before the start of the insured person's cover.

If you have:

- experienced symptoms,
- sought advice,
- required treatment, medication or special diet, or,
- received treatment, medication or special diet

in the 2 years after the policy commencement date, then you will have to wait until you have completed a continuous 2 year period where you have not:

- experienced symptoms,
- sought advice,
- required treatment, medication or special diet, or,
- received treatment, medication or special diet

in order for the medical condition or related medical condition to be considered for coverage.

Signature:

Date:

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## Declaration

I/We hereby apply to be covered under the selected Freedom Health Insurance Worldwide Policy together with the dependants listed in this application.

I/We declare that the statements made on this application form and any additional information supplied as part of this application is full and accurate. Failure to take reasonable care in answering any questions may result in claims being declined, your or any applicant's underwriting terms being changed or the cover being cancelled.

I/We shall read the Policy documents when I receive them and agree that I, and any other dependants included in this application, will be bound exclusively by the terms and conditions of the Policy. This agreement shall constitute the entire agreement between the parties.

I/We understand and accept the information provided in the underwriting section of the Worldwide brochure.

I/We understand that this application is subject to acceptance by Freedom Health Insurance and the medical information provided may result in a Policy endorsement(s) being applied or in some circumstances Freedom Health Insurance being unable to offer cover.

I authorise and request the doctor named in this application and/or any other medical establishment, including any other health professional who has attended me and any of my dependants included under this plan for treatment of a medical condition, to provide Freedom Health Insurance with the information they may need in connection with any claim made under this plan.

I accept, if I do not provide the information required in the medical practitioner section that, in the event of a claim being made by me, or any of my dependants included under this plan, which is deemed as being treatment for a pre-existing medical or related medical condition by Freedom Health Insurance, such claim will be rejected.

### Use of personal information

Personal information given on this application form will be used to administer your insurance policy. This includes underwriting your policy to decide what cover we can offer, administering your policy and handling claims, and helping to detect and prevent fraud.

Personal information may be shared with third parties that help us administer your policy. We may also share personal information with regulatory bodies, medical professionals involved in your treatment, and any broker acting on your behalf.

The way we use personal information is explained in our Privacy Policy which is on our website at [freedomhealthinsurance.co.uk/privacy-policy](https://freedomhealthinsurance.co.uk/privacy-policy). Alternatively you can ask us for a copy.

### Marketing choices

From time to time, we would like to tell you about products and services that may be of interest to you. If you would like to receive this information, please tick this box. You can unsubscribe at any time by contacting us at [dataprotection@freedomhealthinsurance.co.uk](mailto:dataprotection@freedomhealthinsurance.co.uk).

Signature:

Date:

D	D	M	M	Y	Y	Y	Y
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## Methods of payment

Euros (€)

GB Pounds (£)

US Dollars (\$)

### Methods of Payment

Annual Cheque

Please attach the annual cheque payment

Credit Card or Annual Debit Card

Please complete section 1 below

Direct Debit - Monthly or Annually

Please complete a separate direct debit mandate

### 1. Credit Card or Debit Card

Credit/Debit Card authorisation form (Mastercard and Visa only)

#### Please complete these instructions if you wish to pay premiums by Credit Card

Type of card:  Mastercard

Visa

Payment time period:  Monthly

Quarterly

Annually

Name on card:

Card number:

Security number:

Expiry date:

To Freedom Health Insurance

I authorise you, until further notice in writing, to charge my Mastercard/Visa account with unspecified amounts in respect of premiums as and when they become due.

Signed:

Date:

#### Please complete these instructions if you wish to pay premiums by Annual Debit Card

Payment time period:  Annually

Name on card:

Card number:

Issue Number:

Security number:

Valid from date:

Expiry date:

To Freedom Health Insurance

I authorise you, until further notice in writing, to charge my Mastercard/Visa account with unspecified amounts in respect of premiums as and when they become due.

Signed:

Date:

#### (For office use only)

Agent/Broker Name:

Agent/Broker Number:

Freedom Health and Freedom Health Insurance are trading names of Freedom Healthnet Limited.

Freedom Healthnet Limited is authorised and regulated by the Financial Conduct Authority with the registration number 312282.

Registered address: Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY. Company registration number: 04815524.

