

# Application Form for policies with moratorium

**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.
- On page 6, for the 'Approvals' section;
  - The applicant and each named dependant above 18 need to sign this section.
  - All adult applicants must provide consent as detailed in Sections 7 and 10. In line with our legal obligation 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 provide consent as detailed in Section 8.

**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.

## 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 65th birthday.**

Mr.  Mrs.  Ms.  Miss  Other

First name

Surname

Date of birth  /  /  Gender at birth: Male  Female

Weight  kg Height  cm

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 this here)

**Details of any current domestic or international health insurance:**

Name of insurer

Policy number

Start date  /  /

## 2 Your dependants' details

You can add dependants to your policy. Dependants 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 65th birthday.**

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 <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			
Surname			
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"/> <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"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gender at birth	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Height	<input type="text"/> <input type="text"/> <input type="text"/> cm	<input type="text"/> <input type="text"/> <input type="text"/> cm	<input type="text"/> <input type="text"/> <input type="text"/> cm
Weight	<input type="text"/> <input type="text"/> <input type="text"/> kg	<input type="text"/> <input type="text"/> <input type="text"/> kg	<input type="text"/> <input type="text"/> <input type="text"/> kg
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?   /   /

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

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



## 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	<input type="checkbox"/>	0% premium discount
10% co-payment, max. \$14 per visit	<input type="checkbox"/>	10% premium discount
20% co-payment, max. \$28 per visit	<input type="checkbox"/>	20% premium discount

## 5 Medical Underwriting terms available

### Moratorium underwriting

Under a Moratorium policy you will not immediately be covered for pre-existing medical conditions.

Moratorium underwriting means there will be a 24 month waiting period before claims for any pre-existing medical conditions may become eligible.

Your claim will not be paid if it's relating to a pre-existing medical condition, if 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 to be present by having signs or symptoms, required treatment, investigations or medication.
- To the best of your knowledge, you were aware you had the condition.

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

If you have had symptoms, needed or received treatment, medication, a special diet or advice or other indications of any condition during the 24-month waiting period, the waiting period will restart for that condition (rolling moratorium).

## 6 Declaration

Please read the following declarations carefully. You will need to sign below in the 'Approvals' section to confirm 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 understand that this application will be the basis of the contract between Warba Insurance and Reinsurance Company KSC and myself, and that **any false, incorrect or misleading statement or non-disclosure of material information may make this insurance null and void, in accordance with the applicable legislation.**
- 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 Warba Insurance and Reinsurance Company KSC, 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, Warba Insurance and Reinsurance Company KSC (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 terms.
  - I have received, read and understood the the Benefit Guide and Table of Benefits, and I accept the terms and conditions as summarised there.
  - 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.
  - 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 Warba Insurance and Reinsurance Company KSC may not be suitable if my dependants and I are or become resident in countries where local compulsory health insurance restrictions are in place.
  - 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.

## 7 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 consent to this in the 'Approvals' section below.

The policyholder will be authorised to act on behalf of all dependants in the administration of this policy. This may include the disclosure of sensitive medical information. This authorisation will remain in place until I or any dependant on cover request from Warba Insurance and Reinsurance Company KSC in writing to revoke it.

## 8 Broker appointment (if applicable)

By consenting below in the 'Approvals' section, I authorise the named 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 Warba Insurance and Reinsurance Company KSC in writing to revoke it.

## 9 Your personal data

Allianz's Data Protection Notice explains how we protect your privacy and process your personal data. You must read it before sending us any personal data. 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, please email us at: [AP.EU1DataPrivacyOfficer@allianz.com](mailto:AP.EU1DataPrivacyOfficer@allianz.com)

## 10 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:** Warba Insurance and Reinsurance Company KSC 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. Warba Insurance and Reinsurance Company KSC 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, Warba Insurance and Reinsurance Company KSC 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 Warba Insurance and Reinsurance Company KSC 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 Warba Insurance and Reinsurance Company KSC.** Warba Insurance and Reinsurance Company KSC 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 Warba Insurance and Reinsurance Company KSC. I understand that Warba Insurance and Reinsurance Company KSC has put in place arrangements with these institutions to protect my data. I agree to release all individuals at these institutions and Warba Insurance and Reinsurance Company KSC 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 Warba Insurance and Reinsurance Company KSC, such as risk assessments and claims handling, where:
    - these services involve the collection and use of my health and other data, and
    - Warba Insurance and Reinsurance Company KSC 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 Warba Insurance and Reinsurance Company KSC 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 Warba Insurance and Reinsurance Company KSC know by emailing [AP.EU1DataPrivacyOfficer@allianz.com](mailto:AP.EU1DataPrivacyOfficer@allianz.com).**

## 11 Marketing preferences

I (the applicant) and my dependants agree that Warba Insurance and Reinsurance Company KSC 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 Warba Insurance and Reinsurance Company KSC 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 the business partners of Warba Insurance and Reinsurance Company KSC 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"/>

## 12 Approvals



Please indicate the section you're providing consent for.

- 7. Declaration\*\*
- 8. Policyholder appointment\*\*
- 9. Broker appointment (if applicable)
- 10. Your personal data\*\*
- 11. Data consent\*\*
- 12. Marketing preferences

Broker name:

### Signatures

The applicant and each named dependant above 18 need to sign this Application here. By signing, you are consenting to the relevant sections ticked above.

 Applicant's signature <input type="text"/> / <input type="text"/> / <input type="text"/>	 Dependant 1's signature <input type="text"/> / <input type="text"/> / <input type="text"/>	 Dependant 2's signature <input type="text"/> / <input type="text"/> / <input type="text"/>	 Dependant 3's signature <input type="text"/> / <input type="text"/> / <input type="text"/>
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\*\* Please note that we won't be able to process your application if you have not provided consent for the marked sections in the Approvals' box above.

## 13 Payment details

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 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
Bank transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Please return your fully completed form by:

@ Email: [individual.joining@e.allianz.com](mailto:individual.joining@e.allianz.com)

🏠 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:  
**+ 965 1868 700** (calling from Kuwait) or **+353 1 630 1301** (calling from outside Kuwait).

The insurer is Warba Insurance and Reinsurance Company KSCP, Commercial Registration No. (24982) Insurance Registration No. (4), WARBA Tower, Ahmad Al Jaber St., Sharq, P.O. Box 24282 Safat, 13103 Kuwait.

This policy is supported by AWP Health & Life SA, a limited company governed by the French Insurance Code and acting through its Irish Branch. Part of the Allianz Group, AWP Health & Life SA is registered in France: No. 401 154 679 RCS Bobigny. Irish Branch is registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. AWP Health & Life SA provides administration services and technical support for the policy. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.

Policies are administered in Kuwait by Wapmed TPA Services Company, PO Box 26739 Safat 13128 Kuwait.