



An **APRIL** brand
International

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|-----------------------------|
| Your Insurance Intermediary |
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Worldwide Plans Application Form Individuals Moratorium

Important:

Please complete this application **in block capital letters**. All information supplied will be treated in strict confidence. Please keep a record (including copies of all letters) of all information supplied to us for the purpose of entering into this contract.

Commencement date: The inception date of this policy will generally be the date on which this application is received and accepted by the Insurers. However, should you require an inception date in the future (to take account of the expiry of current contracts elsewhere) you may do so by completing the commencement date box in section 1. Under no circumstances will policies be backdated from the date of acceptance.

Insurance year is a twelve month period. Mid-Policy cancellation is not allowed regardless of the chosen payment frequency.

This application is valid for 1 month from the date it has been signed.

ALL INFORMATION must be filled. An incomplete form will delay your application.

1 . DETAILS OF PROPOSER (Policyholder) (*Names as shown in your passport)

*Family name: _____ Title: _____
 *First & Middle name: _____ Marital Status: _____
 Sex: (M/F): _____ Date of birth: ___ / ___ / _____ (dd/mm/yyyy) Nationality : _____
 Residential address: _____
 Passport/ID #: _____
 Postal code: _____ City: _____ Country: _____
 Address for correspondence (if different from above): _____
 Postal Code: _____ City: _____ Country: _____
 Contacts :
 Phone number: (Office) _____ (Personal) _____
 Mobile : (Office) _____ (Personal) _____
 Email : (Office) _____ (Personal) _____
 Occupation: _____ Nature of business: _____
 Commencement date (see above): ___ / ___ / _____ (dd/mm/yyyy)
 Upon acceptance of application

2. DEPENDANTS TO BE INCLUDED IN THIS PLAN (*Names as shown in your passport)

| | Spouse / Partner | Dependant 1 | Dependant 2 | Dependant 3 |
|------------------------------|------------------|-------------|-------------|-------------|
| *Family name | | | | |
| *First name | | | | |
| *Middle name | | | | |
| Other initials | | | | |
| Sex (M/F) | | | | |
| Relationship to policyholder | | | | |
| Date of birth (dd/mm/yyyy) | | | | |
| Occupation | | | | |
| Nationality | | | | |
| Passport / ID # | | | | |
| Country of residence | | | | |

If there is insufficient space for inclusion of all dependants , please provide details on a separate sheet.

3. MEDICAL QUESTIONNAIRE

Please answer each of the questions in the following pages fully and accurately, for each person included on your application. In case you answer 'yes' to any question, please provide details in the additional information box on the next page.
 All information supplied will be treated in strict confidence. All material facts relating to these questions must be disclosed. Failure to do so may invalidate the policy. A material fact is one which is likely to influence an insurer in the assessment and acceptance of this application. If you are in any doubt as to whether a fact is material then it should be disclosed. As proposer you should answer all questions and sign the declaration on behalf of all persons to be insured. If your state of health or that of people included in this application changes after the application has been signed and before the Company has approved the insurance, the Company must be notified immediately of such change.

| | Policy Holder | Spouse/ Partner | Dependants | | | | | | | |
|---|--|-----------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | | 1 | 2 | 3 | | | | | |
| 1 | Height <input type="checkbox"/> ft <input type="checkbox"/> cm | | | | | | | | | |
| | Weight <input type="checkbox"/> pds <input type="checkbox"/> kg | | | | | | | | | |
| Have any persons named in this application ever: | | | YES | NO | YES | NO | YES | NO | YES | NO |
| 2.1 | Suffered from, been diagnosed with, treated or prescribed drugs for, any form of cancer, or heart disease, or any other serious or chronic illness that requires regular medication and/or monitoring? | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2 | Been tested HIV and/or Hepatitis C positive? | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.3 | Female only – a. Are you pregnant? | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | – b. If so, how many months? | | _____ | _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| | – c. Are there any complications? | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.4 | Had an application for insurance turned down or accepted at special terms? | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.5 | Have you ever smoked or otherwise used tobacco? | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | – a. If "Yes", please advise the consumption (pack) per day and duration of tobacco use | | _____ | _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| 2.6 | Do you consume alcohol? | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | – a. If "Yes" please advise weekly consumption level | | _____ | _____ | _____ | _____ | _____ | _____ | _____ | _____ |

Additional information to Medical Questionnaire

If you answered "Yes" to any of the questions above, please provide details here : the name of the person, the precise question number, diagnosis, dates and duration of illness/injury/treatment and the names and addresses of attending physicians and medical facilities. Also, please provide all medical reports available, the lack of which may delay or invalidate this application.

| Person | Question Nbr | Details |
|--------|--------------|---------|
| | | |
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| | | |

Please advise which physician is most familiar with your medical history?

| | Policyholder | Spouse / Partner | Dependant 1 | Dependant 2 | Dependant 3 |
|----------|--------------|------------------|-------------|-------------|-------------|
| Name | | | | | |
| Tel. Nbr | | | | | |
| Fax | | | | | |
| Email | | | | | |

The A+ plans do not cover the treatment of pre-existing medical conditions and related conditions. A pre-existing condition means any disease, illness or injury for which you have received medication, advice or treatment, or which you have experienced symptoms, whether the condition has been diagnosed or not, at any time before the date on which your A+ plan starts, except where such Medical Conditions have been declared in the application form and subsequently accepted in writing by Us.

After two years continuous membership, any pre-existing Medical Conditions (and Related Conditions) will become eligible for Benefit, subject to the terms and conditions of your plan, provided you have not during that period:

- a) consulted any Medical Practitioner or Specialist for Treatment or Advice (including check-ups) or
- b) experienced further symptoms or
- c) taken medication or been advised to follow special treatment (including drugs, medicine, special diets, injections, etc.)

Examples of pre-existing conditions that will never be covered include diabetes, hypertension (raised blood pressure), hyperlipidemia (raised cholesterol level), ischemic heart disease, cancer, thyroid disease, and auto-immune disorders. If you have suffered from any of these conditions, or any other condition for which it is generally accepted medical advice that it be monitored in any way, then the condition - and any related conditions - will never be covered. Examples of related conditions are raised cholesterol levels and heart disease and

| | | | | | |
|---|--------------------------|--|------------------------------|--------------------------------|---|
| Do you, at present, have a medical cover with another insurance company? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name of company: _____ Plan: _____ Renewal Date: _____ | | | | | |
| YOUR CHOICE OF COVER (Please tick in box) | | | | | |
| 4. Medical Plan ¹ <input type="checkbox"/> Hospitalisation <input type="checkbox"/> Global 80 <input type="checkbox"/> Global 100 <input type="checkbox"/> Global 100 Plus | | | | | |
| 5. Currency ^{1&2} | | 6. Optional Policy deductibles ^{1&2} | | | |
| USD | <input type="checkbox"/> | <input type="checkbox"/> Nil | <input type="checkbox"/> 675 | <input type="checkbox"/> 1,350 | <input type="checkbox"/> 2,700 ⁴ <input type="checkbox"/> 6,750 ⁴ |
| EUR | <input type="checkbox"/> | <input type="checkbox"/> Nil | <input type="checkbox"/> 500 | <input type="checkbox"/> 1,000 | <input type="checkbox"/> 2,000 ⁴ <input type="checkbox"/> 5,000 ⁴ |
| GBP | <input type="checkbox"/> | <input type="checkbox"/> Nil | <input type="checkbox"/> 450 | <input type="checkbox"/> 900 | <input type="checkbox"/> 1,800 ⁴ <input type="checkbox"/> 4,500 ⁴ |
| CHF | <input type="checkbox"/> | <input type="checkbox"/> Nil | <input type="checkbox"/> 750 | <input type="checkbox"/> 1,500 | <input type="checkbox"/> 3,000 ⁴ <input type="checkbox"/> 7,500 ⁴ |
| 7. Area of cover ¹ <input type="checkbox"/> Worldwide <input type="checkbox"/> Worldwide excluding USA/Canada | | | | | |
| 8. Dental & Optical ^{1,5&6} <input type="checkbox"/> None <input type="checkbox"/> Standard <input type="checkbox"/> Plus | | | | | |
| <small>¹ These elements must be chosen on a per family basis. ² Premiums and claims shall be payable in US\$, EUR, GBP or CHF, according to the currency in which the medical policy has been concluded. ⁴ Deductible not available with Hospitalisation plan. ⁵ Dental & Optical options can be purchased only in addition to Global 80, Global 100 & Global 100 Plus. They cannot be purchased separately. ⁶ Options not available with deductibles US\$ 6,750 / EUR 5,000 / GBP 4,500 / CHF 7,500</small> | | | | | |
| 9. PREMIUM PAYMENT | | | | | |
| 1. Your choice of currency is as per section 5. Note: The choice of currency has to be made by the Policyholder before the coverage takes effect, and can only be changed at the annual renewal date. | | | | | |
| 2. Your method of payment <input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual* <input type="checkbox"/> Quarterly* (credit card only) | | | | | |
| <input type="checkbox"/> Bank transfer. If selected, please ensure your name is clearly stated on your transfer order and send a copy of transfer order to your Intermediary. Bank details will be provided on the premium invoice. | | | | | |
| <input type="checkbox"/> Credit card via Payment Link Payment clearing might take 5-7 days | | | | | |
| <small>*Surcharges apply</small> | | | | | |
| 10. Claims Reimbursement | | | | | |
| Choose your way of reimbursement: | | | | | |
| <input type="checkbox"/> Local bank transfer - if selected, please choose the following currency <input type="checkbox"/> HK\$ <input type="checkbox"/> THB <input type="checkbox"/> Rp <input type="checkbox"/> PHP <input type="checkbox"/> VND | | | | | |
| <input type="checkbox"/> Bank transfer – for countries outside those mentioned above (US\$ 38 bank transfer charge) | | | | | |
| For any bank transfer, please complete the following information | | | | | |
| Account Holder's name: | | | | | |
| Account No. (IBAN for Euro zone) : | | | | Bank Currency : | |
| Full bank name and address : | | | | | |
| | | | | | |
| BIC / SWIFT bank code : | | | | Bank ID (If applicable) : | |
| NOTES: 1. For adult applicants included in this application form, separate claim reimbursement account should be provided. Otherwise, an authorization form together with the proof of relationship must be submitted. 2. Please note that bank transfers take up to 72 hours once claim is processed. 3. Reimbursements by Bank Transfer are effected in full by the insurer, net of bank charges. However additional bank charges may be passed on to you by your own bank, for which you are liable. | | | | | |

PERSONAL INFORMATION COLLECTION STATEMENT

Pacific Cross Insurance Company Limited (referred to hereinafter as the "Company") recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes ("Purposes"), including:

1. offering, providing and marketing to you the products/services of the Company, other companies of Pacific Cross ("our affiliates") or our business partners (see "**Use and provision of personal data in direct marketing**" below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. evaluating your financial needs;
6. designing products/services for customers;
7. conducting market research for statistical or other purposes;
8. matching any data held which relates to you from time to time for any of the purposes listed herein;
9. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
10. conducting identity and/or credit checks and/or debt collection;
11. complying with the laws of any applicable jurisdiction;
12. carrying out other services in connection with the operation of the Company's business; and
13. other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
3. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
4. credit reference agencies or, in the event of default, debt collection agencies;
5. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
6. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

For our policy on using your personal data for marketing purposes, please see the section below "**Use and provision of personal data in direct marketing**".

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing: The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3. the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
4. in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on "**Access and correction of personal data**". The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
Pacific Cross Insurance Company Limited
c/o International Administrators Limited, 11/F, O.T.B. Building, 160 Gloucester Road, Wanchai, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

11. Declaration by Policyholder

- 1) I hereby apply for cover on behalf of all the persons named in this application form.
- 2) I certify that the statements made by me in answering the above questions are true, complete and to the best of my knowledge and belief. I understand that nullity of the insurance or reduction of the insured capital sum might be applied if it were proved that the person to be insured had established a false declaration. I confirm that I have checked and found correct any answers or statements in this application that are not in my own handwriting.
- 3) I accept that the policy will be subject to the policy terms and conditions effective at the time of commencement. I confirm that I have read and I understand the full definitions, benefits, exclusions and conditions of this policy.
- 4) I agree to accept and conform to the terms of the policy when issued unless I cancel this policy within 15 days from the commencement date.
- 5) I, the applicant, ACKNOWLEDGE AND CONFIRM that I have read and understood the Personal Information Collection Statement ("PICS"). I confirm that I have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or other wise). Based on the foregoing, I hereby give my acknowledgement and agree to the use and transfer of my personal data by Pacific Cross Insurance Company Limited in accordance with the PICS, including the use and provision of my personal data for the purpose of direct marketing.
[Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the section "Use and provision of personal data in direct marketing", please tick the box below and we will not use your personal data for direct marketing.]
 I, the applicant, do not agree with the use and provision of my personal data for direct marketing purposes as set out above in the **Personal Information Collection Statement** (see "**Use and provision of personal data in direct marketing**") and do not wish to receive any promotional and direct marketing materials.
- 6) I have read and understood the Important Note below.

Important Note: The policy is written in the English language and is intended for use only by persons who are able to read and understand its terms. Do not sign this application form if you do not understand the policy.

- In an effort to go 'Green' APRIL will be sending your policy pack via email. If you wish to receive a hardcopy of your policy pack please tick this box. The Medicard will be sent to you by mail.

Please provide copy of all member's Passport or any valid ID along with this application

Policyholder's signature _____

Date ____ / ____ / ____

Please send this application form back to your insurance broker or directly to the Insurers representative :

APRIL Hong Kong Limited
Correspondence Address
9th Floor, Chinachem Hollywood Centre, 1-13 Hollywood Road, Central, Hong Kong
Tel: +852 2891 3608 Fax: +852 2891 3229
Email: cs@aplusii.com