

1 June 2019

Summit Plan Group Participant Proposal

Moratorium

Cover start date (dd/mm/yyyy)

Please complete this proposal clearly in BLOCK CAPITALS and tick the boxes where needed.

You must tell us about all material facts before we accept a proposal or renew the plan. A material fact is information likely to influence us in assessing and accepting the Takaful cover. If you do not tell us all material facts or if you misrepresent any material facts, this may render the Takaful cover voidable from inception (the start of the contract) and enable us to repudiate liability (entitle us not to pay your claims). If there is any doubt about whether a fact is material, for your own protection, you must tell us.

A. Your personal details

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms	Other	
Family name (surname)	First name(s)	
Address		
Town	City	
Postcode	Country	
Phone	Mobile	
Country where you live	Nationality on passport	
Occupation	Date of birth (dd/mm/yyyy)	Gender: <input type="checkbox"/> M <input type="checkbox"/> F

B. Dependants to be covered

Dependant 1	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)		Gender <input type="checkbox"/> M <input type="checkbox"/> F	
	Country where they live		Nationality on passport	
	Relationship to you		Occupation	
Dependant 2	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)		Gender <input type="checkbox"/> M <input type="checkbox"/> F	
	Country where they live		Nationality on passport	
	Relationship to you		Occupation	
Dependant 3	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)		Gender <input type="checkbox"/> M <input type="checkbox"/> F	
	Country where they live		Nationality on passport	
	Relationship to you		Occupation	
Dependant 4	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)		Gender <input type="checkbox"/> M <input type="checkbox"/> F	
	Country where they live		Nationality on passport	
	Relationship to you		Occupation	

If you have any more dependants to be covered, please give us details on a separate sheet of paper and send it to us with this proposal.

C. Doctor's or medical practitioner's details in your home country

Please give the contact details of any family doctor or medical practitioner who has treated you or your dependents in the last two years. If you do not provide this information, it may result in a delay in processing any claims and/or your claim may be rejected.

Participant's name	Participant's name
Doctor's name	Doctor's name
Hospital, clinic or practice	Hospital, clinic or practice
Phone	Phone
Fax	Fax
Email	Email
Address	Address
Postcode	Postcode

Please provide details on a separate page if your family are seen by more doctors than listed above and confirm which participants of your family each doctor has treated.

Please read carefully the disclaimers at the end of the form.
Please retain a copy for your records.

D. Doctor's or medical practitioner's details in the country where you live

Please give the contact details of any family doctor or medical practitioner who has treated you or your dependents in the last two years. If you do not provide this information, it may result in a delay in processing any claims and/or your claim may be rejected.

Participant's name	Participant's name
Doctor's name	Doctor's name
Hospital, clinic or practice	Hospital, clinic or practice
Phone	Phone
Fax	Fax
Email	Email
Address	Address
Postcode	Postcode

Please provide details on a separate page if your family are seen by more doctors than listed above and confirm which members of your family each doctor has treated.

E. Pre-existing medical conditions

We will not cover participants under this plan for treatment of any pre-existing medical conditions or related medical conditions. We will place a moratorium period on each participant after which they may be eligible for treatment for a pre-existing medical condition. The moratorium period is 24 months from the date of the participant joining the plan, or the date shown on the special terms section of the participant's Takaful certificate. Please read exclusion E1 in the Handbook. A moratorium also applies to the Travel add-on plan, see exclusion ET2 in the Handbook.

F. Data Protection

We are committed to protecting your personal data and privacy. Any personal information that we collect will be kept confidential and will be processed in accordance with relevant legislation and our own strict internal policy.

We will use any personal data to process your claims, administer your plan, service our relationship with you, provide you with products and services and evaluate their effectiveness, provide you with better customer services and for statistical analysis.

Your information may also be used for fraud prevention and audit purposes. If you give us false or inaccurate information and we suspect fraud, we will record this. We may pass such information to law enforcement or other legal agencies, governmental or judicial bodies, or to regulators.

Your medical information will only be disclosed to those involved with your treatment or care, including your medical practitioner, or their agents. If you ask us to, we will also send your medical information to any person or organisation that may be responsible for meeting your treatment expenses, or their agents. Your information may be discussed with your agent or broker if you have requested the broker to assist you in handling your claims and you have authorised us to provide them with such medical information.

If you want us to disclose your medical information to another individual or next of kin, you must tell us. In exceptional emergency situations, and in accordance with medical confidentiality guidelines and relevant law, we may be required to disclose such information to relatives, family members or other third parties.

All participation documents will be sent to the planholder.

To help us ensure that your personal information remains accurate and up to date, please inform us of any changes.

We may, from time to time, provide you with marketing information about our products and services and those of any associated companies which may be of interest to you. If you do not want us to use your details in this way, please tick the box.

You can find our full terms and conditions and details of our privacy policy at <http://www.aetnainternational.com/ai/en/about-us/legal>.

G. Declaration

I am applying to be covered under the Summit plan or plans together with the dependants listed in this proposal.

I have read, understood and agree to keep to the terms and conditions shown in the Handbook, along with all eligible dependants included in this proposal or any dependants I enrol in the future after the start date of the plan. I confirm that I have authority to give Al Khaleej Takaful Insurance information about my dependants referred to in this proposal and where necessary that I have checked with them that the information I have provided is correct. I confirm that to the best of my knowledge, the information I have provided on this proposal is complete and accurate and that it contains all the information required.

By agreeing to the Summit terms and conditions, I consent to any personal data, including medical information, that you may collect about me and my dependants, being processed by Al Khaleej Takaful Insurance.

I authorise and request the doctors named in sections C and D or any other medical establishment, including any other health professional who has treated me and any of my dependants included under this plan, to give you or the Takaful operator's medical co-ordinator any information they may need in connection with any claim made under this plan.

I understand that if I do not provide the information asked for in sections C and D, and I or any of my dependants included under this plan make a claim, which you view as being treatment for a pre-existing medical or related medical condition, my claim may be rejected.

I understand that should I or one of my dependants attend a hospital/clinic/medical facility where direct billing or cashless arrangements are in place and the claim is subsequently found to be ineligible, Al Khaleej Takaful Insurance has the right to recover the full amount of the ineligible claim from myself, the dependant/s or the planholder.

I declare that the information I have provided in this proposal is correct in all respects.

I understand and agree that, unless the agreed Takaful contribution, the completed proposal and the details of all scheme participants have been received from the planholder, no claims for treatment will be authorised for payment by the Takaful operator.

For your own benefit and protection, you should read the terms and conditions shown in the Handbook carefully before signing this declaration. If you do not understand any point, please ask for more information.

Name	Date (dd/mm/yyyy)
Signature	

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

Aetna and Al Khaleej do not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to www.AetnaInternational.com.

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna and Al Khaleej companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Policies issued in Qatar are insured by Al Khaleej Takaful Insurance and reinsured by Aetna Life and Casualty (Bermuda) Limited and administered on behalf of the insurer by Aetna Global Benefits (UK) Limited, registered in England (Company Registration No. 03554885), which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312279) registered at 50 Cannon Street, London, EC4N 6JJ, United Kingdom..

Important: This is a non-US insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.

Please read carefully the disclaimers at the end of the form.
Please retain a copy for your records.