

ISLANDS CHOICES APPLICATION FORM





✓ SELECT

Please use BLOCK CAPITALS and Black Ink when completing the form.

Please contact us on +44 (0) 1344 233950 if you have any queries. Please send your application form to us by:

- Email to info@expacare.com
- Alternatively, please send the form to your insurance broker

When selecting which benefit levels are required, please ensure that you are aware of any financial limits, cover restrictions or exclusions that may apply. Full details can be found either within the quotation that we provided, or alternatively within the Islands Choices membership guide, copies of which are available upon request.

1. COMPANY DETAILS

-e	gal Company name:	Please provide proof of company registration
	Type of Company (eg Private limited company, Public limited company	y, Limited liability company, Partnership, Charity, Trust):
	Trading address:	
	Registered address (if different from trading address):	
	Type of business / nature of business:	
	Company website address:	
	Company contact:	
	Job title:	
	Tel:	Email:
	BROKER DETAILS	
	Broker name:	
	Broker code:	
3.	PREFERRED START DATE: DD/MM/YY	
4.	AREA OF COVER	
	✓ Area 1 – Europe only	
5.	ISLANDS CHOICES CORE PLAN	
		COMPULSORY

Islands Choices Core Plan

Please SELECT ONE of the options below.	
	SELECT ONE ONLY
No additional cover required	SELECT
GP Fee - Full Refund	SELECT
7. ISLANDS CHOICES OPTIONAL MODULE 2 - DENTAL, WELLNES Please SELECT ONE of the options below.	SS AND OPTICAL
	SELECT ONE ONLY
No cover required	SELECT
Dental treatment, wellness benefit and optical	SELECT
	SELECT ONE ONLY
NIL	SELECT ONL ONLY
GBP 100	SELECT
GBP 250	SELECT
GBP 500	SELECT
GBP 1,000	SELECT
GBP 2,000	SELECT
GBP 5,000	SELECT
Excess applies per person, per policy period	
9. UNDERWRITING METHOD	
Medical History Disregarded (MHD)	
Full Medical Underwriting (FMU)	
Continued Personal Medical Exclusions (CPME)	
Simplified Medical Underwriting (for ALL Corporate Advantage P	ians)
10. DETAILS OF PREVIOUS INSURANCE	
No previous medical insurance (Go straight to next section).	
Name(s) of previous insurer:	Previous renewal date: DD / MM / Y
Have there been any claims over GBP 50,000 for any one condition:	Yes No
If Yes have details been provided to Expacare	Yes No
Past 3 years claims information (if available) must be submitted.	

6. ISLANDS CHOICES OPTIONAL MODULE 1 - GP FEES

11.	PAYMENT DETAILS						
	Pa	lyment must be received from the Company.					
	Pa	lyment Currency:		GBP 🗸			
	Pay	yment method: Bank tran	isfer C	redit Card			
	Pay	yment Frequency: Annual Six-monthly* Quarterl	y* ()	Monthly*			
	* A	An administration fee of 2% on six-monthly, 4% on quarterly and 6% on monthly options will be charged.					
12.	EL	LIGIBILITY					
	a) Compulsory Membership for all employees residing on the Channel Islands within a defined eligibility criteria (see Section b) Or Voluntary Membership for expatriate employees						
	b)	Defined eligibility: All employees Management only					
	-,	Other (please state)					
	c)	Please select whether the Policy should include cover for: Employees or Employees	oyees and Depe	endants (
•	Per Co	ny future people added to the scheme must be an eligible employee or a spouse/dependant of an eligible employee. ersons on cover: Please ensure that we have been provided with full details (First name, Last name, Gender, Nationality, buntry of Residence, Date of Birth DD / MM / YY, Area of Cover) of all members to be covered on the scheme. ver Age Dependants: Children will be removed from cover on the renewal date following their 25th birthday.					
Islar on a	nds a a co	ers covered by the scheme within your defined eligibility are employed by the company. All employers included in this application and all future employees residing on the Channel Islands within empulsory basis. Swith your Expacare contact	this criteria will	be included			
13.	Dl	UTY OF FAIR PRESENTATION					
	 We wish to remind clients of their duty of fair presentation. The duty on insureds and potential insureds is one of fair presentation of the risk, which requires: disclosure of every material circumstance which the insured knows or ought to know, or failing that, disclosure which gives the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries for the purposes of revealing those material circumstances, in a manner which would be reasonably clear and accessible to a prudent insurer. A material circumstance is one which would influence the judgment of a prudent insurer in determining whether to take the risk and, if so, on what terms. 						
	You must satisfy yourself as to the accuracy and completeness of the information you provide to insurers. This will still apply where any amendment is made to the insurance.						
	If you breach your duty of fair presentation, Insurers are generally limited to "proportionate remedies", linked to what they would have done if the risk had been fairly presented. This may result in the imposition of different terms, or the proportionate reduction of claims where a higher premium would have been charged. In circumstances where Insurers would not have entered into the contract on any terms it can avoid the contract and refuse all claims, but must return the premium. If the breach is deliberate or reckless Insurers can avoid the policy, refuse all claims and keep the premium.						
	Please refer to our Membership Guide, in particular the Section headed 'Duty of Fair Presentation', for more information.						
		re you aware of any person to be covered having any on-going serious condition, cluding but not limited to any type of cancer, heart condition or stroke?	Yes	No			
		re you aware of any person to be covered having any medical condition likely to result in, already requiring planned/pending in-patient treatment?	Yes	No			
	ls a	any person to be covered currently pregnant?	Yes	No			
	If \	Yes, please provide full details:					
		you are in any doubt as to whether information is relevant or not, or do not know the answer, or usestion, then please contact us for guidance.	how to answe	r, any specific			

14. DATA PROTECTION FAIR PROCESSING NOTICE

In your dealings with us you may provide information that includes data that is known as personal data.

The personal data we collect will include data relating to your name, address, email address, IP address, date of birth, nationality, country of residence, occupation, credit card details and medical information.

We will process your personal data to allow us to administer your health insurance policy and any associated claims and for actuarial analysis.

It will also be used to manage future communications between ourselves in relation to your policy and claims.

We will only use your data for the purpose for which it was collected. We will only grant access to or share your data where we are required or entitled to do so by law under lawful data processing. This is within our firm or other firms associated with us, our authorised partners, your broker if you have appointed one, third party service providers such as insurers, assistance companies and claims administration providers.

If you require further information on how we process your data and our lawful bases for doing so, please contact us at info@ expacare.com or refer to our Privacy Policy which can be found on our website.

15. DECLARATION

I declare that I am authorised by the Company to enter into this Contract of Insurance with Expacare Limited. I understand that I am signing this form on behalf of a number of persons to be covered and I will make them aware of the declaration that I have signed and will inform them of how their data and medical information will be used in relation to this insurance contract. I confirm that all main members covered by the scheme are employed by the company and that it is our responsibility to inform members when cover is cancelled. I confirm that we will check and inform Expacare of any amendments that need to be made to the membership. I declare that the Company has made a fair presentation of the risk, by disclosing all material matters to Expacare which we know or ought to know or, failing that, by giving the Insurer (via Expacare) sufficient information to put a prudent Insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

By signing this application form, I authorise Expacare to deal with our broker, if one is appointed.

Signed:		
Position:	Dated:	DD/MM/YY