FREEDOM ELITE INDIVIDUAL APPLICATION FORM
(Moratorium or Full Medical Underwriting)

Each of the following parts should be completed by you and the completed form returned to: **Freedom Health Insurance, County Gates House, 300 Poole Road, Poole, BH12 1AZ**. Please use **BLOCK CAPITALS**.

Maximum age of entry is 70.

About you

Title: (Dr/Mr/Mrs/Miss/Ms/Other)

Forename(s):

Surname:

Date of birth: D D M M Y Y Y Y **Maximum age of entry is 70.** Are you a smoker? ☐ Yes ☐ No

Occupation:

Address:

Postcode:

Telephone numbers: *(inc. area code)* Daytime: Evening:

Email address:

Are you to be included in the cover under this Policy? ☐ Yes ☐ No

Underwriting required: *(all members)* ☐ Moratorium ☐ Full Medical Underwriting

Start date: D D M M Y Y Y Y

About your family

	Forename(s)	Surname	Date of Birth	Occupation	Smoker Y/N
Partner					
Child 1					
Child 2					
Child 3					
Child 4					
Child 5					
Child 6					

About your General Practitioner

Name:

Address:

Postcode:

Date of first registration with your General Practitioner: D D M M Y Y Y Y

About your existing Private Medical Insurance Cover

Do you have private medical insurance at the moment? Yes ☐ No ☐

If yes, who are the insurers?

Renewal date? D D M M Y Y Y Y

The cover you require Please select only one option in each section.

Core Benefits	☑
Limited outpatient cover – £1,500	☐
Full outpatient cover	☐
Alternative therapies – £750	☐
Alternative therapies – £1,500	☐
Psychiatric care	☐
Dental, optical and private GP (£50 excess)	☐

Hospital List

Standard List	☐
London Plus Hospital List	☐

Voluntary Excess

Do you require an excess?

Yes ☐ No ☐

If Yes, please choose appropriate selection from the table:

Excess Per Year	Premium Reduction %	Please Select
£100	10%	
£250	15%	
£500	22.5%	
£1,000	35%	

About your Underwriting Options

You may choose Moratorium or Full Medical Underwriting:

Moratorium underwriting (maximum age of entry is 70) ☐

We exclude any conditions for which you have received medication, advice or treatment or you have experienced symptoms whether the condition has been diagnosed or not in the five years before the start of your cover (pre-existing conditions).

Related conditions (those which are medically considered to be associated with a pre-existing condition) will also not be covered.
However, if you have not had any such symptoms, treatment, medication or advice for pre-existing conditions or any related conditions for a continuous period of 2 (two) years after the start date of your Policy, the condition will become eligible for cover under this Policy. This period is known as the Moratorium.

Full Medical Underwriting (maximum age of entry is 70) ☐

Benefits will not be payable for the treatment of any disease, illness or injury (whether or not diagnosed) for which the member has received medication, advice or treatment or where the member has experienced symptoms prior to the date of acceptance of this application, or any related condition, unless fully disclosed on this application and accepted by us. Failure to provide full information may lead to the cancellation of the Policy at a later date.

Please complete the following questionnaire for **ALL** members:

A: For any of the medical conditions or symptoms listed below, has any person:

a) received medical advice or treatment (including medication) from a GP in the past two years?
b) received medical advice or treatment (including medication) from a specialist or other medical practitioner, had any investigations or surgery, or been admitted to hospital in the past five years? or
c) experienced symptoms, whether or not medical advice was sought, in the last three months?

The examples given below are intended to help you to think about medical advice or treatment you might have received or symptoms you might have experienced and are not intended to be a definitive list.

A1. Blood disorders (for example, anaemia, leukaemia, bleeding disorders, haemophilia, lymphoma, thrombosis (blood clots), abnormal blood test results) Yes ☐ No ☐

A2. Neurological disorders of the brain and central nervous system (for example, epilepsy, seizures and fits, multiple sclerosis (MS), repeated headaches and migraines, nerve pain, stroke, dizziness, fainting, paralysis, Parkinson's disease, chronic fatigue syndrome, myalgic encephalitis (ME), fibromyalgia) Yes ☐ No ☐

A3. Gastro-intestinal / digestive system disorders (for example, recurrent indigestion and heartburn, irritable bowel syndrome, change in bowel habit, haemorrhoids / piles, rectal bleeding, ulcerative colitis, hernia, ulcers, coeliac disease, Crohn's disease) Yes ☐ No ☐

A4. Cancer (for example, any form of cancer or pre-cancerous growth, malignant tumour or basal cell carcinoma (BCC) / squamous cell carcinoma (SCC)) Yes ☐ No ☐

A5. Ear, nose, throat, eye and speech disorders (for example, cataracts, glaucoma, retinal tears or detachments, macular degeneration, tonsillitis, eye and ear infections (including glue ear), loss of hearing, loss of sight, loss of speech, tinnitus) Yes ☐ No ☐

A6. Musculo-skeletal (muscle, bone and joint) disorders (for example, back or neck problems such as back and neck pain, disc problems, sciatica and ankylosing spondylitis, knee, hip and other joint disorders, arthritis, osteoarthritis, cartilage, ligament or tendon problems, gout, osteoporosis, breaks and fractures, sporting injuries, muscle dystrophy, myositis) Yes ☐ No ☐

A7. Teeth and dental disorders (for example, loss of teeth, jaw bone cyst, impacted or buried teeth, buried roots) Yes ☐ No ☐

A8. Psychiatric and mental health disorders (for example, stress, anxiety, depression, bi-polar disorder, schizophrenia, alcohol or substance abuse, eating disorders, ADHD, autism) Yes ☐ No ☐

A9. Respiratory and breathing disorders (for example, asthma, bronchitis, emphysema, chest infections, sinusitis, shortness of breath, deviated nasal septum, tuberculosis, persistent cough, coughing up blood, cystic fibrosis, allergic rhinitis, chronic obstructive airway / pulmonary disease (COAD / COPD) or any lung surgery) Yes ☐ No ☐

A10. Skin disorders (for example, eczema, acne, dermatitis, rashes, psoriasis, moles or freckles that have bled, become painful or changed in size or colour, warts, cysts and benign lumps, solar keratosis) Yes ☐ No ☐

A11. Endocrine / metabolic / glandular disorders (for example, thyroid function abnormalities, diabetes, hormonal problems, benign breast disease (including cysts, lumps and pain), Cushing's disease) Yes ☐ No ☐

A12. Heart, arterial, circulatory and (cardio)vascular disorders (for example, chest pain, angina, coronary artery disease, abnormal blood pressure or cholesterol levels, circulation problems, varicose veins, heart disease, heart attack, deep vein thrombosis (DVT), stroke, coronary thrombosis, rheumatic fever, heart murmur, palpitations, peripheral vascular disease, varicose veins, venous ulcers) Yes ☐ No ☐

A13. Autoimmune disease / connective tissue disorders (for example, HIV, fibromyalgia, systemic lupus erythematosus (SLE), scleroderma, mixed connective tissue disorder, rheumatoid arthritis, myasthenia gravis, Addison's disease) Yes ☐ No ☐

A14. Sensory function disorders (for example, impairment of sense of touch, smell or taste) Yes ☐ No ☐

A15. Urinary tract / bladder / kidney disorders (for example, kidney failure, kidney stones, polycystic kidneys, recurrent urinary tract infections, urinary frequency problems, cystitis, incontinence, nephritis, prostate problems (including raised PSA levels), blood and / or protein in urine) Yes ☐ No ☐

A16. Pancreas / liver disorders (for example, pancreatitis, hepatitis, cirrhosis, liver failure, gallstones, abnormal liver function test results) Yes ☐ No ☐

A17. Reproductive system disorders (male and female) (for example, abnormal smear tests, ovarian cysts, endometriosis, fibroids, infertility, disorders of the cervix, menstrual disorders (such as irregular or abnormal periods or lack of periods), penile and testicular disorders, epididymitis, complications of pregnancy / childbirth) Yes ☐ No ☐

A18. Allergies (for example, allergic rhinitis / hayfever, food or substance allergy) Yes ☐ No ☐

B: Is any person currently waiting for the results of any tests or investigations, including the results of any general or routine check-ups such as a smear test, mammogram or well-man / well-woman medical screening? Yes ☐ No ☐

C: Does any person currently take any medication for any reason, whether or not it has been prescribed by a GP, specialist or other medical practitioner? Yes ☐ No ☐

D: Has any person ever been declined for any life or health insurance product (including refusal of a renewal) or had special terms imposed, such as an endorsement or a premium loading? Yes ☐ No ☐

If you have answered 'Yes' to any of these questions about any person to be insured on your policy, please give full details below. If the treatment took place over six months ago, you can give approximate dates but you should show where you have done that.

Make sure you provide as much detail about the condition and treatment as you can. If you have any relevant medical reports or clinic letters, we suggest you send us copies of these with your application.

Name of the person	Which question are you answering?
Describe the condition / symptoms	
When did the symptoms begin?	When did the symptoms end?
What treatment was received and when? What were the results of any tests carried out? Is any further treatment expected? If yes, please provide details of the likely treatment required.	

Name of the person	Which question are you answering?
Describe the condition / symptoms	
When did the symptoms begin?	When did the symptoms end?
What treatment was received and when? What were the results of any tests carried out? Is any further treatment expected? If yes, please provide details of the likely treatment required.	

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Name of the person	Which question are you answering?
Describe the condition / symptoms	
When did the symptoms begin?	When did the symptoms end?
What treatment was received and when? What were the results of any tests carried out? Is any further treatment expected? If yes, please provide details of the likely treatment required.	

Medical Consent

In order to administer your Policy, it may be necessary to request your medical notes, a medical report or any other additional information from your doctor. In order to do this, we need your consent and a signed declaration.

By signing the declaration you and your adult dependents will give us permission to obtain additional information. Under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991, you have specific rights which are outlined below:

a) You have the right to see the completed report before it is sent to us. If you wish to see the report you have 21 days to arrange this with your doctor. However, please note that we can only authorise treatment once we have received all required information. b) You can request that your doctor amends any part of the report that you consider to be incorrect or misleading. If your doctor does not agree to amend certain parts, you may attach your comments. c) You may request to see a copy of your report up to six months after we have received it. Your doctor can arrange this for you and may charge a fee to cover the cost. d) Your doctor may decide that in the interest of your health, or the health of others, you should not see all or part of the report. If your doctor does not let you see any part of the report, he/she must notify you of the fact. e) You have the right to withhold your consent. However, in this case we may not be able to proceed with your claim.

Medical Declaration

I declare to the best of my knowledge and belief the information given on this form is true and correct.

I have been informed and I understand my statutory rights under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991. In connection with the insurance submitted, I hereby consent to Freedom Health Insurance seeking medical information from any doctor who at any time, has attended me concerning anything which affects my physical and/or mental health, and that this information shall be passed to Freedom Health Insurance administrators. I agree that a copy of this consent shall have the validity of the original.

I do/do not* wish to see any report before it is sent to Freedom Health Insurance (*Delete as appropriate).

Proposer's Signature: _____ Date: D D M M Y Y Y Y

Name in capitals: _____

Declaration

I/We hereby apply to be covered under the selected Freedom Health Insurance Elite 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 section 11 (Pre-existing medical conditions) of The Policyholder's Guide to Cover.

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.

Proposer's Signature: _____ Date*: D D M M Y Y Y Y

* This must be dated (a) prior to the start date of the Policy (b) not more than 30 days in advance of the start date

Note: Policy documents are available on request or can be viewed at **www.freedomhealthinsurance.co.uk**. You are advised to keep a record (including copies of letters) of all information supplied to Freedom Health Insurance. A copy of this application will be supplied to you on request within three months of completion. Completion of this form should not be construed as acceptance of risk by Freedom Health Insurance.

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**. 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.

Methods of Payment

Annual Cheque	☐	Please attach the annual cheque payment
Annual Credit Card or Debit Card	☐	Please complete section 1 below
Direct Debit Monthly or Annually	☐	Please complete section 2 below

1. Annual Credit Card or Debit Card

Credit/Debit Card authorisation form

Type of card: ☐ Mastercard ☐ Visa ☐ Debit

Name on card:

Card number:

Security number: Expiry date: M M Y Y Y Y

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: D D M M Y Y Y Y

2. Direct Debit

DIRECT Debit

Originator's Identification Number

9	1	3	0	3	9

Monthly ☐ Annually ☐

Instruction to your Bank / Building Society to pay by Direct Debit to:
Freedom Health Insurance, County Gates House, 300 Poole Road, Poole BH12 1AZ.
Please complete parts 1-5 to instruct your Bank / Building Society to make payments directly from your account.

1. Full postal address of your branch

To: Bank/Building Society

Address: Postcode:

2. Bank Sort Code

– –

3. Bank/Building Society No.

4. Name of Account Holder

5. Instruction to your Bank or Building Society

Please pay Freedom Health Insurance, Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Freedom Health Insurance and, if so, details will be passed electronically to my Bank/ Building Society.
Bank and Building Societies may not accept Direct Debit instructions for some types of accounts.

Signed: Date: D D M M Y Y Y Y

The Direct Debit Guarantee

DIRECT Debit

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer.

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Freedom Health Insurance will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Freedom Health Insurance to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Freedom Health Insurance or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  – If you receive a refund you are not entitled to, you must pay it back when Freedom Health Insurance asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.