

Important information:

Please complete the claim form in BLOCK CAPITALS and submit it to **Us** within six months of the initial **Treatment** date (unless this is not reasonably possible). For all **Out-Patient Treatment** and if the total amount **You** are claiming (per **Insured Person**, per **Medical Condition**, per **Period of Cover**) for **In-Patient** or **Day-Patient Treatment** is less than USD 500 **You** only need to complete Sections 1 and 2 and include a copy of **Your** receipt when **You** send **Us Your** claim form. **You** can scan **Your** claim form and receipt and email it to ClaimsService@now-health.com. Please keep a copy of the original documents in case they should be required by **Us**.

If the total amount **You** are claiming now or have claimed for **Day-Patient** and **In-Patient** (per **Insured Person**, per **Medical Condition**, per **Period of Cover**) is over USD 500, please ensure Section 3 is completed by the treating **Medical Practitioner**. **We** must also see receipts, diagnostic reports and discharge reports (if **You** have been a **Day-Patient** or **In-Patient**) for claims over this amount. **You** can scan **Your** claim form and receipts/diagnostic reports/discharge reports and email them to ClaimsService@now-health.com. Please keep a copy of the original documents in case they should be required by **Us**. **You** can track the progress of **Your** claim online at any time in **Your** online secure portfolio area. Log in at www.now-health.com using **Your** username and password. If **You** have any questions about this form or any other aspect of **Your** cover, please call **Us** on +971 (0) 4450 1410 or email **Us** at ClaimsService@now-health.com.

Section 1: Member and Patient Information

Planholder's name:	Plan number:
Patient's name:	Membership number:
Date of birth (dd/mm/yyyy): / /	
Email address:	Telephone number:
Reason for doctor visit/diagnosis: – specify symptoms or medical problem e.g. abdominal pain/rash on foot/eye infection	
Country where Treatment took place:	Treatment date (dd/mm/yyyy): / /
Currency claim incurred in:	Currency you would like your claim reimbursed in:
Total claimed amount:	
Type of service: Out-Patient <input type="checkbox"/> Day-Patient <input type="checkbox"/> In-Patient <input type="checkbox"/> Dental <input type="checkbox"/> Maternity <input type="checkbox"/> Optical <input type="checkbox"/> Routine check-up <input type="checkbox"/>	
Attending physician: Dentist <input type="checkbox"/> Medical Practitioner <input type="checkbox"/> Specialist <input type="checkbox"/> Other <input type="checkbox"/> Please specify:	
Is this claim due to Accident /injury? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, include complete medical information. Date of Accident /injury (dd/mm/yyyy): / /	

Third party insurers

If some of the costs are recoverable from a third party (for example, if the **Benefits You** are claiming relate to a **Medical Condition** or injury caused by a person or organisation, or if **You** have cover on another insurance policy for this claim), please provide details:

Section 2: Payment details

Please pay: Planholder <input type="checkbox"/> Provider <input type="checkbox"/>	
Please choose payment type: Bank transfer <input type="checkbox"/> Bank transfer – please complete all details to enable bank transfer payments.*	
Account/payee name:	Payment currency:
Name of bank:	
Bank code:	Branch code:
Branch address & country:	
Bank account currency:	IBAN no:
Account no:	Routing code:
Local banking code:	Swift code:
Any other relevant information:	
<p>* We endeavour to ensure that all bank charges are paid by Us; however on occasions You may incur a charge levied by Your own bank, over which We have no control.</p> <p>I have read the declaration in Section 5 on the next page I agree to the declaration, give my authorisation and understand that any claim for Benefit is in accordance with the terms and conditions of Our Plan. I will enclose Section 5 if authorisation has been limited by me where available.</p> <p>Patient's signature (Insured/main applicant): _____ Date (dd/mm/yyyy): _____ / _____ / _____</p>	

Section 3: Medical information, Day-Patient and In-Patient claims over USD 500

(to be completed by the doctor responsible for the patient's **Treatment**)

Medical Condition:	Diagnosis ICD10 code (if applicable):
Details of any underlying cause:	
When did the patient first see a doctor? (dd/mm/yyyy) _____ / _____ / _____	
Details of Treatment /medication:	
Details of operation (if any):	
	Procedure code (if applicable):
Hospital details (if applicable):	Treatment date (dd/mm/yyyy): _____ / _____ / _____
Name:	
Address:	
Admission date (dd/mm/yyyy): _____ / _____ / _____	
Discharge date (dd/mm/yyyy): _____ / _____ / _____	

Medical Practitioner Declaration:

I declare that I am the patient's **Medical Practitioner**, and that the particulars given are, to the best of my knowledge, true and correct.

Print name:	Official stamp:
Signature:	
Date (dd/mm/yyyy): _____ / _____ / _____	

If **Your Plan** includes a cash **Benefit**: If the patient stayed in **Hospital** overnight without charge please include confirmation from the **Hospital** including the **Hospital** stamp. **Direct Billing**: It may be possible for **Us** to arrange direct settlement with the **Hospital** involved. Please call **Our** Customer Service team before **Treatment** to arrange this on +971 (0) 4450 1410.

Section 4: Important notes

Data Protection

Please ensure that **You** show the following information to others covered under **Your Plan** or make them aware of its contents.

We and the Underwriters will deal with all personal information supplied in the strictest confidence as required by the Personal Data Protection Act. **We** and **Your** underwriters collect personal information about **You** and **Your Dependents** (including health, bank account and occupation) for the purpose of establishing and administering **Your Plan**. This includes information supplied by **You**, those family members, medical providers or **Your** employer (if applicable). **Your** information may be passed to Now Health group companies administering **Your Plan**, Underwriters, Insurers, Reinsurers, Medical Practitioners, Medical Assistance Companies and Claims Administrators for these purposes, including those located outside **Your** country of residence. Confidentiality is required of any third parties to whom the administration of **Your Plan** may be subcontracted, including those based outside the country of **Your** residency. In certain circumstances, medical service providers (or others) may be asked to supply further information. **Your** personal details will not be disclosed to other organizations without **Your** consent.

You have a right of access to, and correction of, information that we hold about **You**. Please contact Us if **You** would like to exercise either of these rights. Some of the information **We** collect about **You** may be classified as "sensitive" – that is information about racial or ethnic origin and physical or mental health. Data protection laws impose specific conditions in relation to sensitive information, including, in some circumstances, the need to obtain **Your** explicit consent before **We** process the information. When **You** provide information about family members, **We** will take this as confirmation that **You** have their consent to do so. As the legal holder of the **Plan** all correspondence about the plan, including claims correspondence, will be sent to the **Planholder**. If any family member over 18 insured under the **Plan** does not want this to happen they should apply for their own **Plan**.

There is a legal requirement, in certain circumstances, to disclose information to law enforcement agencies relating to suspicions of fraudulent claims and other crimes. If required, information will be disclosed to third parties including other insurers for the purposes of prevention or investigation of crime including fraud or otherwise improper claims where there is reasonable suspicion. This may involve adding non-medical information to a database that will be accessible to other insurers and law enforcement agencies. Additionally, the General Medical Council or other relevant regulatory body will be notified about any issue where there is reason to believe a Medical Practitioner's fitness to practice may be impaired.

Please contact our Customer Services team or write to us at the address on the back of this form if **You** wish Now Health International group companies to contact **You** via letter, SMS or email with details of other IPMI or related product and services. A list of Now Health group companies, their contact details and **Our** Data Privacy Policy is available at www.now-health.com/privacy.

Your health claims information may be shared by Now Health International Group companies to other Insurance Companies or Reinsurance Companies for the purposes of risk management, contract negotiations, research, development and analysis, as well as, to promote other products that may be of interest to **You**.

Sanctions Limitation and Exclusion

We will not provide cover nor pay claims under this **Plan** if **Our** obligations (or the obligations of **Our** group companies & administrators) under the laws of any relevant jurisdiction including UAE, UK, European Union, the United States of America, United Nations resolutions, trade or economic sanctions or international laws sanctions, prevents or restricts **Us** from doing so.

We will not provide You with any services or benefits including but not limited to acceptance of premium payments, claim payments and other reimbursements if in doing so, **We** violate applicable law, regulation, code or court order or are or will be otherwise sanctioned, prevented or restricted.

We may terminate Your Plan if **We** consider **You** or **Your** directors or officers as sanctioned persons, or **You** conduct an activity which is sanctioned, according to trade or economic laws & regulations.

Section 5: Declaration and authorisation

It may be necessary to obtain a medical report from **Your** usual Doctor/**Medical Practitioner** for this claim. If **We** need to do this, **You** have the following rights:

1. **You** can refuse to give **Your** consent – but if **You** do **We** may be unable to deal with **Your** claim.
2. **You** can ask to see the report before it is sent to us. If **You** give **Your** consent, **We** will be able to contact **Your** Doctor direct for a report.
If **You** wish to see it, delete the word "NOT" in the declaration and we will inform the Doctor accordingly. Then the doctor will not send it to **Us** until:
 - (i) **You** have seen the report and approved it; or
 - (ii) 21 days have passed since **We** requested the report and the Doctor has not heard from **You**.

Important note: The sooner We receive the report, the sooner We can deal with Your claim.

3. Having seen the report, **You** can refuse **Your** consent – again this may affect **Our** ability to deal with **Your** claim.
2. **You** may ask the Doctor to change the report if **You** disagree with it. If (s)he refuses, **You** can require him/her to attach a statement of **Your** views to the report.
5. **You** may also ask the Doctor to let you see all reports supplied to **Us** within the last six months.

Important note: Your Doctor is entitled to charge You for supplying You with a copy of the report (to cover cost). This is not covered by Your Plan.

Your Doctor may refuse to let **You** see **Your** report if (s)he feels it will do serious harm to **Your** physical or mental health, or it will indicate the Doctor's intentions in respect of **You**, or it may reveal the identity of another person who has supplied information about **You** who is not a health professional but is involved in **Your** care. In such cases **You** will be entitled to see the remainder of the report. If this affects the entire report, **Your** Doctor must obtain **Your** consent before (s)he sends it to **Us**.

Important note: We regard the rights above as best practice but the legal requirements may differ in the country in which You reside. Please contact Us for additional information regarding regulations in Your jurisdiction.

Declaration

I hereby declare that I am the patient/patient's guardian* (if the patient is under 16 years of age) (*please cross out if not applicable).

I wish to claim **Benefit** and declare the information I have given is, to the best of my knowledge, true, correct and complete even if it is not in my own handwriting.

I understand it is unlawful for me to knowingly provide false, incomplete or misleading facts or information (misrepresentations) to Now Health International for the purpose of defrauding or attempting to defraud Now Health International or the **Underwriters**. Penalties may include imprisonment, fines, denial of coverage, loss of or increase in premium, loss of **Benefits** and legal damages.

I agree to the data protection declaration above and understand that cover is provided in accordance with the terms and conditions of the WorldCare **Plan**.

I have read the statement notifying me of my rights under the Personal Data Protection Act and consent to Now Health International seeking medical reports if needed from my **Medical Practitioner**, so Now Health International can deal with my claim for **Benefit**.

I do (NOT)* wish to see the medical report before it is sent to Now Health International. *Delete the word NOT if **You** wish to see the report.

I hereby consent to authorise any Doctor and/or **Hospital** who has treated or advised me to provide Now Health International with any information they may require in connection with this claim.

When completed and signed by the patient and **Medical Practitioner** (when appropriate), please return this form and the accompanying invoices and payment receipts to: Now Health International Gulf Third Party Administrators LLC, Unit 3701, Burj Al Salam Building, 3 Sheikh Zayed Rd, PO Box 334337, Dubai, United Arab Emirates.

Plans issued in the United Arab Emirates (UAE) are insured by Arabia Insurance Company S.A.L.
(registered under UAE Federal Law No (6) of 2007 and regulated by CBUAE) with the Registration No: 20)
Registered address: Arabia Insurance, Green Tower, Floor No 8, 9 and 10. P.O. Box 1050 Dubai United Arab Emirates.

Plans are administered by Now Health International Gulf Third Party Administrators LLC (regulated by CBUAE with the Registration No: 26).
Registered address: 2348 Sky Tower, Al Reem Island, P.O. Box 132168, Abu Dhabi, U.A.E.