

供公司使用 — 保险中介详情及印章

For company use – intermediary details and stamp

保险中介公司：
Intermediary company:

传真号码：
Fax number:

电邮地址：
Email address:

联络姓名：
Contact name:

官方印章：
Official stamp:

电话号码：
Telephone number:

如果您正在申请我们的个人与家庭医疗保险计划，而该计划的保障方式又与您现有的保单相似，则我们可为您提供连续转移条款服务，这意味着我们将无需要求您提供有关您本人的既往病史详情，即可使原有的保障得到延续。等待期适用于任何新的保障。对于任何您之前保单所承保的保障，如果不在我们的个人与家庭医疗保险计划的承保范围之内，保单转移后将不承保此类保障。您现有保单的批单也将继续适用于您的新保险计划。

请使用正楷字体填写本表格。您需要附上您现有保障一览表和保险凭证的副本，其中需列出任何批单的详情与现有保单的生效日期。

如未告知所有的重要事实，可能会导致本公司解除保险合同及/或日后的理赔申请不被受理。重要事实指可能会影响本公司是否同意承保或提高保险费率的事实。如投保人不确定某事实是否属重要，投保人应披露该事实。请保留一份投保人向本公司提供有关本申请的所有数据的记录。

如在投保人的投保单填妥后及在本公司的书面接受日期、支付保费日期或投保人的生效日期/批单签发日(以最迟者为准)前，发生任何会影响投保人在本投保单所提供数据的事情(如投保人的健康状况或连带被保险人的健康状况发生变化)，投保人须书面告知本公司该等变化。

保险人有权拒绝或接受被保险人的投保申请，或在订立特殊条款的前提下接受被保险人的投保单。

请透过您的保险中介向时康管理顾问(上海)有限公司寄送您填妥的申请表格，然后连同政府颁发的身份证/护照复印件转交：亚太财产保险有限公司，中国上海市虹口区吴淞路218号宝矿国际大厦11楼1103B室-1105室，邮编：200080。您亦可将其扫描及电邮至ChinaSales@now-health.com或传真至+(86) 400 077 7900。

If the applicant is applying for one of the insurer's policies with benefits similar to those of his/her current policy, the insurer may be able to offer the applicant a continuous transfer, which means that the insurer will not ask for full details about the applicant medical history and cover can continue. For any new benefits the waiting period will apply. Any benefits covered under the applicant's previous policy but not covered under the insurer's policy will not be eligible for cover following the transfer. Any endorsements that applied to the applicant's existing policy will continue to apply to the applicant's new policy.

Please complete this form in BLOCK CAPITALS. The applicant should attach a copy of his/her existing certificate of insurance, detailing any endorsements and the start date of the existing policy.

Failure to disclose all material facts may lead to cancellation of the insurance policy by the insurer and/or non-acceptance of future claims. A material fact is one which is likely to influence the insurer to accept the application or to increase the premium rate. If the applicant is unsure whether a fact is material, the applicant should disclose it. Please keep a record of all information the applicant supplies to the insurer in connection with this application.

If, after completing the application form and before the latest of either the insurer's written acceptance, payment of premium or the applicant's start date, anything occurs which affects the information the applicant provided in this form, such as a change in the applicant's state of health or the state of health of any of the applicant's dependants, the applicant must tell the insurer in writing about the change.

We reserve the right to decline or accept **Your** application or to accept **Your** application form with special terms.

Please send the completed application form along with a copy of **Your** government issued identity document to the insurer via the applicant's intermediary to Asia-Pacific Property & Casualty Insurance Co., Ltd., c/o: Now Health International (Shanghai) Limited, Room 1103B-1105, 11/F, BM Tower, No. 218 Wusong Road, Hongkou District, Shanghai 200080, China. The applicant can also scan and email it to ChinaSales@now-health.com or fax it to +(86) 400 077 7900.

第一部分：购买过的医疗保险

Section 1: Previous Medical Insurance

保险单编号：
Policy no.:

保障终止时间(日/月/年)：
Date cover expires/expired (dd/mm/yyyy):

保险人(公司)的名称：
Name of insurer:

投保人打算继续维持现有保险吗？
Do you intend to continue with the existing insurance?

是 ☐ 否 ☐
Yes No

第二部分：个人与家庭

Section 2: Individuals and families

2.1 投保人姓名

Name of Policyholder

名：
First name(s):

姓：
Family name:

我们应如何称呼您？
What does the applicant like to be called?

(如投保人的全名为John Andrew Smith, 您可能希望我们称呼您为John或Smith先生或Andy。保险人将在所有通讯中以这种方式称呼您。)
(If the applicant's full name is John Andrew Smith, the applicant might like to be called John or Mr Smith or Andy. The insurer will address all correspondence to the applicant in this way.)

2.2 投保人详情
Policyholder details

地址： Address:	
电邮地址： Email address:	
首选电话号码(包括国家代码)： Preferred telephone number (including country code):	
该号码为投保人的 Is this the applicant's	
手机电话 Mobile	☐
家庭电话 Home	☐
办公电话 Work	☐
如您希望以短讯的方式获得通知, 请告知我们您的手机号码： If the applicant would like SMS notifications, please tell us the applicant's mobile number:	
性别： Gender:	男性 Male ☐
	女性 Female ☐
出生日期(日/月/年)： Date of birth (dd/mm/yyyy):	
居住国家： Country of Residence:	国籍(护照签发国家)： Nationality (Country of passport issuance):
身份证/护照号码： ID/Passport number:	员工类别： Employee category:
身高(厘米/英尺)： Height (cm/ft):	体重(公斤/磅)： Weight (kg/lbs):
职业： Occupation:	行业： Occupation industry:
您或本投保单的任何预定成员, 或其家庭成员或紧密联系人有否涉及政治风险？ (如是, 请提供进一步的细节) Are You or any intended member of this policy, or any family member or close associate a politically exposed person? (If yes please provide further details)	
是 ☐ 否 ☐ Yes No	

2.3 连带被保险人详情
Dependant details

配偶详情 Spouse details	
名： First name(s):	姓： Family name:
我们应如何称呼他/她？ What does he/she like to be called?	
性别： Gender:	出生日期(日/月/年)： Date of birth (dd/mm/yyyy):
男性 Male ☐	/ /
女性 Female ☐	
居住国家： Country of Residence:	国籍(护照签发国家)： Nationality (Country of passport issuance):
身份证/护照号码： ID/Passport number:	
身高(厘米/英尺)： Height (cm/ft):	体重(公斤/磅)： Weight (kg/lbs):
职业： Occupation:	行业： Occupation industry:
您或本投保单的任何预定成员, 或其家庭成员或紧密联系人有否涉及政治风险？ (如是, 请提供进一步的细节) Are You or any intended member of this policy, or any family member or close associate a politically exposed person? (If yes please provide further details)	
是 ☐ 否 ☐ Yes No	

连带被保险人详情 Dependant Details	连带被保险人 1 Dependant 1	连带被保险人 2 Dependant 2	连带被保险人 3 Dependant 3	连带被保险人 4 Dependant 4
名： First name(s):				
姓： Family name:				
我们应如何称呼他/她们？ What do they like to be called?				
身份证/护照号码： ID/Passport number:				

性别： Gender:	男性 Male ☐	女性 Female ☐	男性 Male ☐	女性 Female ☐	男性 Male ☐	女性 Female ☐	男性 Male ☐	女性 Female ☐
出生日期(日/月/年)： Date of birth (dd/mm/yyyy):	/ /		/ /		/ /		/ /	
居住国家： Country of Residence:								
国籍： Nationality:								
身高(厘米/英尺)： Height (cm/ft):								
体重(公斤/磅)： Weight (kg/lbs):								
与投保人的关系： Relationship to policyholder:								
职业(16岁以上者)： Occupation (ages 16+):								

2.4 健康声明 Health declaration

如投保人有超过五位连带被保险人，请使用另一张纸，并将其随附于本申请表格。
If the applicant has more than five dependants, please use a separate sheet of paper and attach it to this application.

投保人无需披露有关普通感冒、疫苗接种或花粉过敏的事宜。
The applicant does not need to disclose matters related to common colds, vaccinations or hayfever.

	投保人/ 主被保险人 Policyholder/ Direct Insured	连带被保险人 (配偶) Dependant (Spouse)	连带被 保险人1 Dependant 1	连带被 保险人2 Dependant 2	连带被 保险人3 Dependant 3	连带被 保险人4 Dependant 4
2.4.1 在近五年来您是否曾经接受任何外科手术或在医院、 诊所、疗养院、护理院或其他医疗机构看病或接受治疗， 而因此停止工作超过一周，及/或接受超过10天的治疗？ Has the applicant in the last five years ever undergone any surgical procedure, been a patient or been treated in a hospital, clinic, sanatorium, nursing home or other medical institution where he/she was off work for more than one week, and/or received more than 10 days' treatment?	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐
2.4.2 您曾否因任何类型的疾病，身体缺陷、先天性或有体征或 有症状或遗传性的疾病、残疾、反复发作的疾病、当前 怀孕、终止妊娠、严重受伤或医疗状况而被确诊或因而 住院或曾接受过治疗、测试或检查？ Have You ever been diagnosed with, hospitalised for, received Treatment, tests or investigations for any type of disease, physical impairment, congenital or had signs or symptoms of or hereditary disorder, disability, recurrent illness, currently pregnant, termination of pregnancy, major injury or Medical Condition?	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐
2.4.3 您目前是否正在接受任何类型的药物（除口服避孕药外） 或接受或计划接受任何治疗或测试，或预先安排任何日间 留院或住院治疗？ Is the applicant currently taking any kind of medication (other than oral contraceptives), or is any treatment or tests currently being performed or planned, or any day or in-patient hospitalisation scheduled?	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐	是 否 Yes No ☐ ☐

附加资料

Additional information

如您在第2.4.1题至2.4.3题中的任何一条问题的回答为「是」，请在以下方框内提供详情。
 请提供最详尽细节, 包括诊断日期及性质、症状出现频率及严重程度、最近发作日期以及任何过往、目前或已知的日后治疗的详情。

If You answered 'Yes' to any of questions 2.4.1 to 2.4.3, please provide details in the box below.

Please provide as much detail as possible, including the date and nature of diagnosis, frequency and severity of symptoms, date of last episode as well as details of any past, current or known future Treatment.

会员姓名 Member name				
诊断 (如果没有提供, 请描述症状的确切性质) Diagnosis (If none made please describe the exact nature of symptoms suffered)				
就诊日期 Date of consultation				
接受治疗 Treatment received				
最近治疗日期/症状 Date of last treatment/ symptoms				
任何潜在的原因 Any underlying cause				
身体上的具体位置, 包括左侧或右侧 Specific location on body including left or right				
结果 (例如: 正在进行治疗, 完全康复, 可能会复发) 或 需要随访宫颈抹片检查 的频率(每年一次或每6个 月一次) Outcome (e.g. on-going complete recovery, likely to recur) or for pap smear, frequency (annually, 6-monthly)				

请提供您现时平常就诊的医生或对您的病历最熟悉的医生的详情。
Please give details of the applicant's current usual doctor or the one who is most familiar with his/her medical history.

Medical practitioner's details

姓名： Name:	电话号码： Telephone number:
地址： Address:	
最近就诊的日期及原因： Date of last attendance and reason:	

银行汇款而言 For bank transfer

账户持有人姓名： Account/payee name:	付款货币： Payment currency:
银行名称(含支行)： Bank name (and branch name):	
银行账户号码： Bank code:	银行支行账户号码： Branch code:
银行支行地址/国家： Branch address & country:	
银行账户货币： Bank account currency:	国际银行号码： IBAN no:
账户号码： Account no:	路由代码： Routing code:
本地银行代码： Local banking code:	SWIFT代码： Swift code:
任何其他相关信息： Any other relevant information:	

在保險人收到本投保單及正確保費，且投保人接受保險人的全部條款及條件後，保險方可生效。投保人可要求在本投保單填妥後的60日內保單開始生效。 Cover cannot start until the applicant has accepted all of the insurer's terms and conditions following the insurer's receipt of this application form and the insurer has received the correct premium. The applicant can apply for cover to start at a future date within 60 days of completion of this application.

保险计划/团体保险计划将从(日/月/年)开始生效：
The date the policy will start from (dd/mm/yyyy):

As an international organisation, we are committed to reducing our carbon footprint by working to minimise the impact of printing and shipping on the environment. To opt out of our environmental policy and receive printed documents, please check this box ☐. You will automatically receive a physical membership card for every insured person on your plan no matter which option you choose and you can access all of your remaining plan documents in your secure online portfolio.

作为一家国际组织,我们致力于减少我们的碳足迹,将印刷和运输对环境的影响降到最低。如果希望退出我们的环境政策并接受印刷文件,请勾选此框。不论您的选择如何,您都将自动接收您的保险计划上每个被保险人的实体会员卡。您可以通过您的网上会员平台查看您的其他保险计划文件。

第五部分：付款人与保费的支付方式

Section 5: Payor and Frequency of premium payment

请注意，如投保人现根据指示性报价作出付款，在本公司审核本投保单后，应付金额可能会发生变动。

投保人须在保险期开始前，同意并支付修改后的保费。请选择投保人支付保费的频率。请注意季度保费需支付3%的附加费。

Please note that if the payment the applicant is to make now is based on an indicative quote, the amount due may change once the insurer has reviewed this application. The applicant will need to both agree and pay the revised premium before cover can start. Please select the frequency the applicant would like to pay premiums in. Please note that quarterly premiums have a 3% surcharge.

保单首期保费需在保险合同起保30天内支付，超期未支付，本保险合同自始无效。若投保时约定分期缴纳保费，则投保人应按约定按时交纳各期保费。若在约定缴费日30天后还未缴付续期保费，则本保险合同效力自动终止。

The initial premium for this insurance contract should be paid within 30 days of the effective date of the coverage. The insurance contract will be void if the premium is not paid on time. If the premium is agreed to be paid by installment during policy application, the policyholder should make the installment premium payment on time and as per its respective schedule. If there is an overdue payment of the insurance installment premium payment, the insurance contract will be terminated automatically.

	年缴 Annually	半年缴 Semi-annually	季缴 (附加费3%) Quarterly (3% Surcharge)
银行转账 Bank transfer	☐	☐	☐

开具发票的相关注意事项，请参见 —“付款人及发票抬头要求”。

The matters related to fapiao issuance, please refer to —“The Payor and the Issuance of Fapiao Request”.

第六部分：保险计划选项

Section 6: Policy options

有关保险计划选择的详细资料，请参阅全球保障一览表。投保人的保费支付的币种为人民币，且计划免赔额亦以该货币计值。请指明投保人的保险计划选择、免赔额及任何其他选项。

For detailed information about the policy choices available, please refer to WorldCare Benefit Schedule. The currency the applicant pays his/her premium in is RMB and the policy deductible will also be denominated in this currency. Please indicate the applicant's plan choice, deductible, and any additional options.

计划选项 Choice of Policy

保障 Benefit	尊安 Essential	尊乐 Advance	尊爱 Excel	尊享 Apex
年度最高计划限额 Maximum annual limit	1,850万人民币 RMB 18.5m	2,200万人民币 RMB 22m	2,500万人民币 RMB 25m	不适用 N/A
住院及日间留院护理 In-patient and day-patient care	▶	▶	▶	不适用 N/A
器官移植 Organ transplant	▶	▶	▶	不适用 N/A
癌症治疗 Cancer treatment	▶	▶	▶	不适用 N/A
怀孕和分娩期间出现的医疗状况 Acute medical conditions during pregnancy and childbirth	▶	▶	▶	不适用 N/A
转运和送返 Evacuation and repatriation	▶	▶	▶	不适用 N/A
日间留院和门诊手术 Day-patient or out-patient surgery	▶	▶	▶	不适用 N/A
门诊医生费用 Out-patient charges	▶	▶	▶	不适用 N/A
康复治疗 Rehabilitation	▶	▶	▶	不适用 N/A
先天性疾病 Congenital disorders	▶	▶	▶	不适用 N/A
慢性疾病 Chronic condition cover	▶	▶	▶	不适用 N/A
例行及复杂牙科治疗 Routine and complex dental treatment	▶	▶	▶	不适用 N/A
例行生育保障 Routine maternity cover	▶	▶	▶	不适用 N/A
请选择 Please choose	☐	☐	☐	不适用 N/A

▶ 全额赔偿 Full refund ▶ 不予承保 Not covered ▶ 有限承保 Limited cover

计划免赔额 Policy Deductible

如投保人希望从标准的免赔额改为其他选项, 请勾选适当方框。请注意下列的计划保单免赔额适用于每名被保险人的每个保险期所有符合保障范围的住院或日间留院产生的费用。

If the applicant would like to change from the Standard deductible to one of the other options, please tick the appropriate box. Please note that the policy deductible applies to in-patient and day-patient treatment is per insured person, per period of cover.

如果投保人选择了全球保尊乐, 尊爱或尊享计划下的其中一项的自选免赔额选项, 投保人需要就门诊费用的自付比例或门诊每次就诊免赔额的其中一项作出相关选择。如果投保人选择了全球保尊安计划下的门诊费用保障和自选免赔额6,300人民币, 15,700人民币或31,500人民币, 投保人需要就门诊费用的自付比例的其中一项作出相关选择。

If the applicant choose an optional deductible, on WorldCare Advance, WorldCare Excel or WorldCare Apex, the applicant must also select an out-patient co-insurance option or an out-patient per visit excess option. On WorldCare Essential if the applicant choose an optional deductible RMB 6,300, RMB 15,700 or RMB 31,500 and an out-patient charges option, the applicant must also select an out-patient co-insurance option.

	尊安 Essential	尊乐 Advance	尊爱 Excel	尊享 Apex
标准免赔额 Standard deductible	零 Nil	零 Nil	零 Nil	不适用 N/A
自选免赔额 Optional deductible				
RMB 6,300	☐	☐	☐	不适用 N/A
RMB 15,700	☐	☐	☐	不适用 N/A
RMB 31,500	☐	☐	☐	不适用 N/A
RMB 63,000	☐	☐	☐	不适用 N/A
RMB 94,500	☐	☐	☐	不适用 N/A

附加选项 Additional options

请注意投保人只可选择最高为8项的附加选项

Please note that the applicant can only select up to eight additional options

附加选项 Additional options	不能同时选择的附加选项 Optional benefits that cannot be chosen with:	尊安 Essential	尊乐 Advance	尊爱 Excel	尊享 Apex
美国境内的选择性治疗 USA elective treatment	大中华区选择 Greater China option	☐	☐	☐	不适用 N/A
门诊费用的自付比例 – 选项1或 2 Co-insurance on out-patient treatment – Option 1 or 2 选项1/Option 1 – 10% 选项2/Option 2 – 20%	门诊每次就诊免赔额 – 选项1或 2 Out-patient per visit excess – Option 1 or 2 昂贵医院自付比例 High cost provider co-insurance 住院及门诊自付比例 In-patient and out-patient co-insurance	选项1 Option 1 ☐ * 选项2 Option 2 ☐ *	选项1 Option 1 ☐ 选项2 Option 2 ☐	选项1 Option 1 ☐ 选项2 Option 2 ☐	不适用 N/A
门诊每次就诊免赔额 – 选项1或 2 Out-patient per visit excess – Option 1 or 2 选项1/Option 1 – RMB 150 选项2/Option 2 – RMB 90	门诊费用的自付比例 – 选项1或 2 Co-insurance on out-patient treatment – Option 1 or 2 昂贵医院自付比例 High cost provider co-insurance 住院及门诊自付比例 In-patient and out-patient co-insurance 尊安计划下的门诊医生费用保障 Out-patient charges under the Essential plan	选项1 Option 1 ☐ 选项2 Option 2 ☐	选项1 Option 1 ☐ 选项2 Option 2 ☐	选项1 Option 1 ☐ 选项2 Option 2 ☐	不适用 N/A
大中华区选择 Greater China option	美国境内的选择性治疗 USA elective treatment	☐	☐	☐	不适用 N/A
病房限制 – (仅适用于中国大陆居民) Hospital room restriction – PRC residents only	昂贵医院自付比例 High cost provider co-insurance 昂贵医院限制 High cost provider restriction 住院及门诊自付比例 In-patient and out-patient co-insurance	☐	☐	☐	不适用 N/A
昂贵医院自付比例 High cost provider co-insurance	门诊费用的自付比例 – 选项1或 2 Co-insurance on out-patient treatment – Option 1 or 2 门诊每次就诊免赔额 – 选项1或 2 Out-patient per visit excess – Option 1 or 2 病房限制 (仅适用于中国大陆居民) Hospital room restriction – PRC residents only 昂贵医院限制 High cost provider restriction 住院及门诊自付比例 In-patient and out-patient co-insurance	不适用 N/A	☐	☐	不适用 N/A
昂贵医院限制 High cost provider restriction	病房限制 (仅适用于中国大陆居民) Hospital room restriction – PRC residents only 昂贵医院自付比例 High cost provider co-insurance	☐	☐	☐	不适用 N/A

尊安计划下的门诊医生费用保障 – 选项1 Optional Out-Patient Charges Option 1 under the Essential Plan	门诊每次就诊免赔额 – 选项1或2 Out-patient per visit excess – Option 1 or 2 体检、眼科、疫苗 – 选项1或2 Wellness, optical benefits and vaccinations – Option 1 or 2	☐	不适用 N/A	不适用 N/A	不适用 N/A
尊安计划下的门诊医生费用保障 – 选项2 Optional Out-Patient Charges Option 2 under the Essential Plan	门诊每次就诊免赔额 – 选项1或2 Out-patient per visit excess – Option 1 or 2 体检、眼科、疫苗 – 选项1或2 Wellness, optical benefits and vaccinations – Option 1 or 2	☐	不适用 N/A	不适用 N/A	不适用 N/A
尊安计划下的门诊医生费用保障 – 选项3 Optional Out-Patient Charges Option 3 under the Essential Plan	门诊每次就诊免赔额 – 选项1或2 Out-patient per visit excess – Option 1 or 2 体检、眼科、疫苗 – 选项1或2 Wellness, optical benefits and vaccinations – Option 1 or 2	☐ ∞	不适用 N/A	不适用 N/A	不适用 N/A
尊安计划下的门诊医生费用保障 – 选项2之直付网络 Direct Billing Network for Optional Out-Patient Charges Option 2 under the Essential Plan	无限制 No restriction	☐	不适用 N/A	不适用 N/A	不适用 N/A
门诊限制 Out-patient restriction	无限制 No restriction	不适用 N/A	☐	不适用 N/A	不适用 N/A
住院及门诊自付比例 In-patient and out-patient co-insurance	门诊费用的自付比例 – 选项1或2 Co-insurance on out-patient treatment – Option 1 or 2 门诊每次就诊免赔额 – 选项1或2 Out-patient per visit excess – Option 1 or 2 病房限制 (仅适用于中国大陆居民) Hospital room restriction – PRC residents only 昂贵医院自付比例 High cost provider co-insurance	不适用 N/A	☐	☐	不适用 N/A
体检、眼科、疫苗 – 选项1或2 Wellness, optical benefits and vaccinations – Option 1 or 2 选项1/Option 1 – RMB 3,100 选项2/Option 2 – RMB 6,300	尊安计划下的门诊医生费用保障 Out-patient charges under the Essential plan	不适用 N/A	选项1 Option 1 ☐ 选项2 Option 2 ☐	选项1 Option 1 ☐ 选项2 Option 2 ☐	不适用 N/A
转运和送返的增强保障 Extended evacuation and repatriation	无限制 No restriction	☐	☐	☐	不适用 N/A
牙科保障 Dental Care	无限制 No restriction	☐ ^	☐	已承保 Already covered	不适用 N/A

门诊直付医疗网络医院名单公布于<http://www.now-health.cn>。本公司对门诊直付医疗网络医院名单可能会进行不定期调整。在以上网址公布的门诊直付医疗网络医院名单，将视同通知并送达投保人及每一被保险人。每次就诊前，被保险人应及时上网查询最新的门诊直付医疗网络医院名单。因门诊直付医疗网络医院清单变动导致被保险人保障条件变化，本公司不承担责任。

The Out-Patient Direct Billing list can be found from the web site at <http://www.now-health.cn>. This list may be updated from time to time. The changes made in the Out-Patient Direct Billing list is deemed to be available and known to the policyholder and each respective insured person. The insured person should check for any changes in the list before selecting a medical facility and prior to each medical visit. The insurer is not responsible for billing procedures or other consequences caused by changes to the network list.

▲ 门诊费用的自付比例并不适用于保险人公布的国际医疗网络内中国大陆任何一家公立医院接受门诊治疗。

▲ Co-insurance does not apply to any out-patient treatment received in public hospitals in Mainland China that are within the Now Health International Provider Network.

* 如果投保人选择了尊安计划下的门诊费用保障选项1或2，并选择了自选免赔额6,300人民币, 15,700人民币或 31,500人民币，投保人需要就门诊费用的自付比例的其中一项作出相关选择。

* On WorldCare Essential if You choose an optional Deductible RMB 6,300, RMB 15,700 or RMB 31,500, and an Out-Patient Charges – Option 1 or Out-Patient Charges – Option 2, You must also select an Co-Insurance on Out-Patient Treatment Option.

∞ 尊安计划下的门诊费用保障 – 选项3，不提供门诊自付比例或门诊每次就诊免赔额选项保障。尊安计划下的门诊费用保障 – 选项3，紧急门诊保障需扣除门诊每次就诊免赔额150人民币。

∞ No Out-Patient Co-Insurance Option and Out-Patient Per Visit Excess Option is allowed for WorldCare Essential with Out-Patient Charges – Option 3 as Out-Patient Charges – Option 3 on WorldCare Essential is subject to default RMB 150 Out-Patient Per Visit Excess.

^ 如果投保人选择了尊安计划下的门诊费用保障选项1 或门诊费用保障选项2，投保人可选择牙科保障。

^ Dental Care can only be taken if You select an Optional Out-Patient Charges Option 1 or Out-Patient Charges Option 2 under the Essential Plan.

第七部分：重要备注

Section 7: Important notes

注意：

- 请注意您的保险计划不承保投保前疾病及其相关疾病(不包括事先得到保险人书面同意承保的投保前疾病)
投保前疾病的定义为任何疾病或损伤在保单起始日期或者批单签发日前:
1. 曾接受过治疗、测试或检查; 或曾被确切诊断; 或曾接受过住院治疗; 或者
2. 曾出现过症状, 无论是否有过确切诊断
- 在上述详情维持不变的条件下, 报价将在30天内有效, 且报价按照亚太财产保险有限公司的全球保个人与家庭医疗保险计划的条款、条件及责任免除事项发出。
- 所报保费是根据每人于报价日期的年龄计算。如在您于亚太财产保险有限公司的个人与家庭医疗保险计划的实际生效日期前, 任何人士的年龄出现增长, 保费可能会因此而改变。在本保险公司收到本投保单及正确保费, 且您接受本保险公司的全部条款及条件后, 保险方可生效。
- 所报保费是根据您的的身体质量指数在正常限度内厘定。

信息保护

保险人会在考虑投保人的保单申请过程中和向被保险人签发保单以及处理保险人与会员的关系时, 收集有关投保人或被保险人的员工(即被保险人包括保单持有人和家属, 如适用)的某些个人和敏感信息。处理这些信息的目的是核保被保险人的保险保障范围、管理签发的任何保单以及管理理赔。被保险人的信息可能被转交至其他时康国际集团公司办事处、保险人、再保险公司、核保人、医疗服务和医疗网络提供者、医疗援助公司、第三方管理人员、理赔管理人员、相关人员以履行职责所需的保单各方面的义务。

任何协助管理您的保险计划的第三方亦需承担相同的保密责任。

被保险人的姓名及联络资料将不会向其他机构揭露(上述情况除外)。

请参阅我们的隐私政策, 以充分了解我们如何管理您的信息

<http://www.now-health.cn/en/privacy-policy/>。

Remark:

- Pre-Existing Medical Conditions
Your policy does not cover you for treatment of Pre-Existing Medical Conditions and Related Conditions unless accepted by the insurer in writing.
A Pre-Existing Medical Condition means any disease, injury or illness for which:
1. You have received treatment, tests or investigations for, been diagnosed with or been hospitalised for; or
2. You have suffered from or experienced symptoms; whether the medical condition has been diagnosed or not, at any time before your start date/entry date into the plan.
- Quotations are valid for 30 days subject to the above details remaining the same and are issued in accordance with Asia-Pacific Property & Casualty Insurance Co., Ltd. medical insurance policy terms, conditions and exclusions.
- The premiums quoted have been calculated based on each person's age at the date of the quotation. Premiums may be subject to change if the age of any person increases prior to the actual start date of the applicant's Asia-Pacific Property & Casualty Insurance Co., Ltd. medical insurance policy. Cover cannot start until the applicant has accepted all of the insurer's terms and conditions following the receipt of this application form and the insurer has received the correct premium.
- The premiums quoted have been based on the applicant's body mass index being within normal limits.

Data protection

The insurer will collect certain personal and sensitive information about the applicant or applicant's employees (i.e. insured members include policy holder and dependents, if applicable), in the course of considering the applicant's application and if a policy is issued to the insured member, conducting the insurer's relationship with the members. This information will be processed for the purposes of underwriting the insured member's insurance coverage, managing any policy issued and administering claims. The insured members' information may be passed to other Now Health offices, the insurer of your policy, reinsurer, underwriters, medical providers and network providers, medical assistance companies, third-party administrators, claims administrators and parties required to the extent needed to fulfill the obligations of the policy.

The same duty of confidentiality is required of any third parties to whom the administration of your policy may be subcontracted.

The insured members' name and contact details will not be disclosed to other organisations (except as stated above).

To fully understand how we manage your information, please refer to our Privacy Policy at <http://www.now-health.cn/en/privacy-policy/>.

第八部分：声明及授权

Section 8: Declaration and authorisation

本人特此代表本投保单中列名的所有人士就上文指明的亚太财产保险有限公司全球保个人与家庭医疗保险计划申请保险。

本人已收取并阅读本计划的保障一览表、条款及条件、定义、保障和责任免除事项。本人明白投保单、保险凭证、保障一览表、全球保会员手册以及附有本计划条款和条件的保险条款，将构成我们双方之间的合同以及本计划协议的所有部分。本人知道投保覆盖范围将根据协议提供。

- 本人声明所填投保单各项及告知事项均属事实，确无欺瞒。本人知晓如有不如实告知，贵公司有权拒绝承保或解除保险合同。
- 本人明白本人须在书面接受日期、支付保费日期或生效日期/批单签发日(以最近者为准)前，通知亚太财产保险有限公司关于本投保单内所载事实的任何变动，包括本投保单内列名的任何人士的健康状况的变化。
- 就本投保申请而言，本人授权曾经对本投保单内列名的任何人士进行过治疗或作出过咨询的任何医生，向亚太财产保险有限公司提供其可能需要的、与本计划下索赔相关的任何治疗资料。本人已与本人的伴侣及有足够能力的成年连带被保险人讨论本授权书的条款，且本人已获取该等人士的同意以根据本授权书提供其医疗资料。
- 本人声明，本人已阅读并明白全球保个人与家庭医疗保险条款的以下章节：
 - 取消和终止权利
 - 有关个人与家庭保单的法律及司法管辖区
 - 个人与家庭保单用字及我们的服务
 - 赔偿安排
 - 责任免除
 - 时康管理顾问(上海)有限公司代表亚太财产保险有限公司安排及管理保单及支付索赔
- 本人明白，如亚太财产保险有限公司因任何原因无法收取本人的保费，且本人未在亚太财产保险有限公司提出使用其他支付方法的要求后的七天内，向亚太财产保险有限公司提供其它支付方法，因而令本人的保险计划失效，亚太财产保险有限公司对此不承担责任亦因此无需支付理赔申请。
- 本人同意如本人或本人的任何连带被保险人在指定医疗网络内接受治疗，包括但不限于门诊直付，预先审核住院等等，而最后该治疗或医疗状况所涉及的费用，根据保险计划的条款及条件被确定为不予偿付的，本人同意负责向亚太财产保险有限公司偿还其已垫付的所有上述费用。
- 本人明白并确认，如本人未偿还亚太财产保险有限公司基于诚信而垫付的不在保障范围之内的治疗费用，则本人其它的有效理赔申请可被欠付亚太财产保险有限公司的款项所抵消及/或本人的保险计划可能被终止直至欠付款项被全数结清。
- 本人承认，如亚太财产保险有限公司确定一项理赔申请为欺诈，本人的个人与家庭医疗保险计划可能被终止，且该终止将立即生效。
- 本人已阅读重要备注。
- 本人同意上述声明并明白保险乃根据亚太财产保险有限公司全球保个人与家庭医疗保险的条款及条件提供。
- 本人同意如果投保单的中英文内容存在不一致时，以中文文本的内容为准。
- 本人已认真阅读并理解上述《投保须知》的内容，严格履行明确告知义务。
- 本人明白，如果本人能够向其他保险保单索赔任何治疗费用或其他保障，亚太财产保险有限公司仅负责理赔总额中相应比例的部分。
- 本人和本保险计划涵盖的人员或我所代表的机构了解时康国际集团公司提供的服务的其中一部分包括敏感信息的处理。因此，当我们申请保险单时，即表示同意时康国际集团公司出于保险单的目的处理我们和我们的家属或我们的员工和家属的敏感信息。如果没有所需的敏感信息，则无法根据保单协议提供服务。敏感信息包括但不限于健康和医疗相关信息、医疗报告、遗传数据等。
- 本人同意在管理我们保单时，收集和使用本人和我们的家属或我们的员工和家属的个人信息和敏感信息。本人同意(如需要)包括分享我们和我们的家属或我们的员工和家属的个人信息和敏感信息与其他时康国际集团公司办事处、保险人、再保险公司、核保人、医疗服务和医疗网络提供者、医疗援助公司、第三方保单管理人、理赔管理人、相关人员以履行职责所需的保单各方面的义务。
- 本人明白信息将得到安全保存并严格保密。
- 在保单申请和保单有效期内的任何时间，如出于保单的目的需要提供未成年人(18岁以下)的个人和敏感信息，本人确认我是未成年人的家长或法定监护人，如果我不是未成年人的家长或法定监护人，我确认我已获得其父母/法定监护人的同意，向时康国际集团公司提供其履行职责所需的保单各方面的义务的信息。
- 本人确认已阅读并理解时康国际集团公司的隐私政策和本人的权利：<http://www.now-health.cn/en/privacy-policy/>。
- 本人已经收到并仔细阅读保险条款，尤其是对责任免除、投保人义务、被保险人的义务、赔偿限额、免赔额、自付比例等保险人用黑体字特别标明提醒本人特别注意的内容，保险人已经进行说明和解释，本人能够理解并知晓法律后果，对保险条款包括保险人用黑体字特别注明部分的内容没有异议，本人已经充分理解和清楚保险条款的全部内容。上述所填写内容均属实，同意以此投保单作为订立保险合同的依据。

I hereby apply for cover on behalf of all the persons named in this application form for a Asia-Pacific Property & Casualty Insurance Co., Ltd. insurance policy as specified above.

I have received and read the benefit schedule, terms and conditions, definitions, benefits and exclusions of this policy. I understand that the application form, certificate of insurance, benefit schedule and WorldCare Member's handbook and the policy wording incorporating the policy terms and conditions make up the contract between the insurer and the policyholder and all form part of the policy agreement. I am aware that cover shall be provided in accordance with the agreement.

- I declare that all information given in this application form is all true and there is no false information provided. I am aware that if there is any false declaration, the insurer has the right to refuse underwriting or to terminate the insurance policy.
- I understand that I must notify Asia-Pacific Property & Casualty Insurance Co., Ltd. of any changes in the facts contained in this application form, such as a change in the state of health of any person named in it, before the latest of either written acceptance, payment of premium or the start date/entry date.
- For the purpose of this application I authorise any doctor who has ever treated or advised any of the persons named in this application to provide Asia-Pacific Property & Casualty Insurance Co., Ltd. with any information they may require in connection with treatment related to any claim under this policy. I have discussed the terms of this authorisation with my partner and competent adult dependants, and I have obtained their consent to the release of their healthcare information pursuant to this authorisation.
- I declare that I have been made aware of the importance of and read and understood the following from the policy wording:
 - cancellation and termination rights
 - law and jurisdiction of the policy
 - language of the policy and our service
 - compensation arrangements
 - exclusions
 - Now Health International (Shanghai) Limited is acting on behalf of Asia-Pacific Property & Casualty Insurance Co., Ltd. for the purposes of preparing and administering policy, and paying claims.
- I understand that Asia-Pacific Property & Casualty Insurance Co., Ltd. cannot be liable and therefore will not pay claims if my policy is lapsed should Asia-Pacific Property & Casualty Insurance Co., Ltd. be unable to collect my premium for whatever reason and I do not provide Asia-Pacific Property & Casualty Insurance Co., Ltd. with an alternate method of payment within seven days of Asia-Pacific Property & Casualty Insurance Co., Ltd. requests for alternative methods of payment.
- I agree that where medical treatment is received within the provider network, including but not limited to out-patient direct billing, pre-authorised in patient, etc. by me or any of my dependants and, if the insurer determine in the course of treatment or when receiving the final invoice and medical records that the medical condition is excluded from the terms and conditions of the policy, I agree that I am liable to Asia-Pacific Property & Casualty Insurance Co., Ltd. for all claims settled for such medical treatment in connection with any non-covered claim.
- I understand and confirm that where I have not repaid funds disbursed in good faith by Asia-Pacific Property & Casualty Insurance Co., Ltd. in respect of non-covered medical treatment, valid claims may be offset against outstanding funds due to Asia-Pacific Property & Casualty Insurance Co., Ltd. and/or my policy may be suspended until the outstanding amounts have been settled in full.
- I acknowledge that if it is determined by Asia-Pacific Property & Casualty Insurance Co., Ltd. that a claim was fraudulent my policy may be terminated with immediate effect.
- I have read the important notes.
- I agree to the declaration above and understand that cover is provided in accordance with the terms and conditions of the Asia-Pacific Property & Casualty Insurance Co., Ltd. policy.
- I agree that if there is any inconsistency between the Chinese and English version of the insurance application form, the Chinese version will prevail.
- I have seriously studied and understood the content in the 'Key Points of application', and I have fulfilled my disclosure responsibility.
- I understand that if I am able to claim any costs from another insurance policy for the cost of any treatment or benefits received, Asia-Pacific Property & Casualty Insurance Co., Ltd. will only be liable for a proportional share of the total costs.
- I and those covered under this policy, or the organisation I am representing, understand that as part of the services that Now Health provides, this will include the handling of sensitive information. As such, with our application for an insurance policy, consent is given for Now Health to process our and our dependents' or our employees and dependents' sensitive information for the purposes of the insurance policy. Without the required sensitive information, the services cannot be rendered under the policy agreement. Sensitive information includes, but not limited to, health and medical related information, medical reports, genetic data, etc.
- I consent to the collection and use of our and our dependents' or our employees and dependents' personal information and sensitive information in the administration of the policy. Consent includes, if required, sharing our and our dependents' or our employees and dependents' personal information and sensitive information with other Now Health offices, the insurer of your policy, reinsurer, underwriters, medical providers and network providers, medical assistance companies, third-party administrators, claims administrators and parties required to the extent needed to fulfil the obligations of the policy.
- I understand that the data will be kept securely and handled in strict confidence.
- If at any point in time from policy application and during the policy duration there is the requirement to provide personal and sensitive information of Minors (under the age of 18) for the purpose of the policy, I confirm that I am the Parent or Legal Guardian of the Minor, or if I am not, I have obtained consent from their parents / legal guardians and consent is obtained and given to Now Health for extent needed to fulfill our policy.
- I confirm I have read and understood Now Health's Privacy Policy and my rights at <http://www.now-health.cn/en/privacy-policy/>.
- I have received and carefully read the insurance policy, especially for the insurance exclusions, the policyholder and the insured's obligations, maximum claim amount, co-insurance, deductible etc. which the sections have been bolded by the insurer to alert the policyholder to be careful in the content. The insurer has already explained and clarified the terms and conditions of the insurance policy. I am fully aware and understand the legal consequence. I have no disagreement to the particular sections including the policy wordings that are bolded. I fully understood and I am aware the content of all the policy wordings. All the above sections signed are truth and facts and I agree to use this application form as the base for our insurance contract.

签署(投保人)：
Signature (Insured):

日期(日/月/年)：
Date (dd/mm/yyyy):

/ /

第九部分：付款人及发票抬头要求

Section 9: The Payor and the Issuance of Fapiao Request

若以下未做选择/填写, 将默认为个人付款(选择 1), 开具投保人为抬头的发票。

Personal payment and Fapiao under policyholder name (option 1) is the default option if the below is not specified/filled.

☐ 1. 个人付款(以投保人姓名开具发票)。

The premium will be paid from my personal account. Fapiao is issued under the Policyholder name (in its Chinese Name).

☐ 2. 个人付款, 工作单位_____将补偿本人保险费。请以工作单位名称开具发票
(仅适用于年缴保单)。

The premium will be paid from my personal account, and the Working Company _____ will reimburse me the premium. Please issue the Fapiao to the Working Company Name **(Applicable to annual mode ONLY)**.

☐ 3. 保费将通过工作单位_____账户支付。请以工作单位开具发票。

The premium will be paid by the Working Company _____. Please issue the Fapiao to the Working Company Name.

若选择 2 或 3: If option 2 or 3 is selected:

- 所有与上述安排相关税务问题应由本人与工作单位负责解决; 本人与工作单位应依法申报、缴纳所有税务事宜; 所有税务相关法律责任均由本人与工作单位连带承担, 亚太财产保险有限公司不承担任何责任。

The Policyholder hereby acknowledges and confirms that the Policyholder and the Working Company shall be the sole parties to be responsible for solving all taxation-related issues in connection with the payment arrangement mentioned above. The Policyholder and the Working Company shall make all taxation-related declarations and pay all relevant taxes in accordance with applicable laws and regulations. The Policyholder and the Working Company shall always be the sole parties to be responsible for all taxation-related obligations and responsibilities and be jointly and severally responsible for holding Asia-Pacific P&C harmless from any such obligations and responsibilities.

- 如果保单生效后投保人申请退保的, 则请亚太财产保险有限公司将所退费用以转账方式退回工作单位账户。

If the Policyholder cancels the said insurance policy after the policy has come into effect, please refund the premium directly to the bank account of the Working Company.

投保人签名及工作单位盖章

Policyholder signature and Company chop

投保人(签名):
Policyholder (Signature):

工作单位(盖章):
Working Company (Company Chop):

日期(日/月/年):
Date (dd/mm/yyyy): / /

日期(日/月/年):
Date (dd/mm/yyyy): / /

- * 若最终付款人及发票抬头要求与上述填写的不一致, 保险公司审核后, 保留是否同意收取该笔首期, 分期保费/或续期保费以及默认开具首期, 分期保费/或续期保费发票给投保人的权利。发票一旦开具, 任何情况下不能重新开具。

- * If the final payer and fapiao title request is different from the above provided information, the insurer reserves the right to return the initial or next installment and renewal premium paid by third party and issue the fapiao to the default policyholder's name.

Re-issuance of the fapiao is NOT accepted under any circumstance.

保险合同由亚太财产保险有限公司签发, 并委托时康管理顾问(上海)有限公司进行保单管理。

亚太财产保险有限公司地址: 中国深圳市福田区中心区福华一路免税商务大厦29-30楼, 邮编: 518048

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Policies are issued by Asia-Pacific Property & Casualty Insurance Co., Ltd.

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Policies are administered by Now Health International (Shanghai) Limited.

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