

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:
联络姓名： Contact name:	电邮地址： Email address:
电话号码： Telephone number:	官方印章： Official stamp:

本投保单应由雇主（投保人）填写。请使用正楷字体填写本投保单。

投保人必须披露所有重要事实。如未披露所有重要事实可能会使团体保险保单无效。重要事实指可能会影响本申请的评估或受理的事实。如果投保人对于某事实是否重要存在疑问，投保人应披露该事实。保险人建议投保人保留一份投保人向保险人提供有关本投保单的所有资料的记录。

如在投保人的投保单填妥后及在保险人的书面接受日期、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中所提供数据的事情(如投保人的任何员工的健康状况发生变化)，投保人须书面告知保险人该等变化。

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

请通过您的保险中介或直接向时康管理顾问(上海)有限公司寄送您填写的申请表格，并连同投保人的公司注册证书(贸易许可证)一并提交给我们，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。

**To be completed by the employer (the policyholder). Please complete this form using BLOCK CAPITALS.**

The applicant must disclose all material facts. Failure to do so may invalidate the group policy. A material fact is one which is likely to influence the assessment and acceptance of this application. If the applicant is in any doubt whether a fact is material, it should be disclosed. Please keep a record of all information supplied 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 start date/entry date, anything occurs which affects the information provided in this form, such as a change in the state of health of any employee, 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 and submit it along with the applicant's incorporation certificate (trade license) to Us via the applicant's intermediary or direct to Asia-Pacific Property & Casualty Insurance Co., Ltd., c/o: Now Health International (Shanghai) Limited, Room 1105, 11/F, BM Tower, No. 218 Wusong Road, Hongkou District, Shanghai 200080, China. The applicant can also scan it and email it to ChinaSales@now-health.com or fax it to +(86) 400 077 7900.

第一部份：生效日期  
Section 1: Start Date

在保险人收到本投保单及正确保费，且投保人接受保险人的全部条款及条件后，保险方可生效。投保人可要求在本投保单填妥后的60日内保单开始生效。  
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 form.

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

/ /

第二部份：投保人(公司)详情  
Section 2: Policyholder (Company) details

公司名称： Company name:		
公司地址： Company address:		
公司注册编号： Company registration number:		
投保人(公司)在其他国家经营的业务/拥有商业运作的业务： Other countries where You do business/have operations:		
公司网址： Company website address:	业务类型： Type of business:	
是否公司，或其联系公司，或其雇员，家庭成员或紧密联系人有否涉及政治风险？ Is the Company, any party connected to the Company or any employees, their family members or close associates, a politically exposed person?	<input type="checkbox"/>	是 Yes
是否公司的联系公司，或其雇员，及其家庭成员或紧密联系人有否涉及政治风险？ Is any party connected to the Company, any employees, their family members or close associates, a politically exposed person?	<input type="checkbox"/>	否 No

是否所有的董事都包括在您的预定成员里? (如果不是, 请列出所有董事)

是 Yes 否 No

Are all directors included in Your intended membership? (If not please list all additional directors)

是否所有最终实益拥有人都包括在预定成员中(如果不是, 请列出所有最终实益拥有人)(拥有超过5%的自然人):

是 Yes 否 No

Are all Ultimate Beneficial Owners of the Company included in the intended membership (If not please list all Ultimate Beneficial Owners) (natural persons owning more than 5%):

### 第三部分：投保人(公司)保单管理人详情

#### Section 3: Policyholder (Company) policy administrator details

名：  
First name(s):

姓：  
Family name:

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

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

职位：  
Job title:

地址(若与上述地址不同)：  
Address (if different from above):

电话：  
Telephone:

传真：  
Fax:

电邮地址：  
Email address:

### 第四部分：我们的环境政策 — 您的文件递送设置

#### Section 4: Our environmental policy – Your document delivery settings

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 group plan no matter which option you choose and you can access all of your remaining group 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：团体保险计划选项

#### Section 5: Group Policy options

有关团体保险计划选项的详细资料, 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。请选择投保人的保险计划选项、免赔额及任何其他选择。

For detailed information about the policy choices available, please refer to WorldCare benefit schedule. The currency the policyholder pays their premium in is RMB and the policy deductible will also be denominated in this currency. Please indicate the preferred plan choice, deductible, and any additional options.

#### 团体保险计划选项 Choice of Group 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	2,800万人民币 RMB 28m
住院及日间留院护理 In-patient and day-patient care	▶	▶	▶	▶
器官移植 Organ transplant	▶	▶	▶	▶
癌症治疗 Cancer treatment	▶	▶	▶	▶
怀孕和分娩期间出现的医疗状况 Acute medical conditions during pregnancy and childbirth	▶	▶	▶	▶
转运和送返 Evacuation and repatriation	▶	▶	▶	▶
日间留院和门诊手术 Day-patient or out-patient surgery	▶	▶	▶	▶
门诊医生费用 Out-patient charges	▶	▶	▶	▶
康复治疗 Rehabilitation	▶	▶	▶	▶
先天性疾病 Congenital disorders	▶	▶	▶	▶
慢性病症 Chronic condition cover	▶	▶	▶	▶
例行及复杂牙科治疗 Routine and complex dental treatment	▶	▶	▶	▶
例行生育保障 Routine maternity cover	▶	▶	▶	▶
<b>请选择 Please choose</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

## 团体保险计划免赔额 Group Policy Deductible

如投保人希望从标准的免赔额改为其他选项，请勾选适当方格。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 950人民币、1,570人民币、3,150人民币、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 950, RMB 1,570, RMB 3,150, 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	零 Nil
自选免赔额 Optional deductible				
RMB 950	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RMB 1,570	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RMB 3,150	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RMB 6,300	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RMB 15,700	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RMB 31,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RMB 63,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RMB 94,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 大中华区公立医院选项 Greater China Public Hospital Option	选项1 Option 1 <input type="checkbox"/> *	选项1 Option 1 <input type="checkbox"/>	选项1 Option 1 <input type="checkbox"/>	选项1 Option 1 <input type="checkbox"/>
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 大中华区公立医院选项 Greater China Public Hospital Option	不适用 N/A	选项1 Option 1 <input type="checkbox"/>	选项1 Option 1 <input type="checkbox"/>	选项1 Option 1 <input type="checkbox"/>
体检、眼科、疫苗 — 选项1 <sup>0</sup> 或2 (适用于3名员工或以上的统一投保的团体保单) Wellness, optical benefits and vaccinations – Option 1 <sup>0</sup> or 2 (Compulsory group policies 3+ employees) 选项1/Option 1 – RMB 3,150 选项2/Option 2 – RMB 6,300		选项1 Option 1 <input type="checkbox"/>	选项1 Option 1 <input type="checkbox"/>	选项1 Option 1 <input type="checkbox"/>	选项1 Option 1 <input type="checkbox"/>
体检和疫苗 — 选项3 <sup>0</sup> (适用于3名员工或以上的统一投保的团体保单) Wellness and vaccinations – Option 3 <sup>0</sup> (Compulsory group policies 3+ employees) RMB 1,570		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
大中华区选择 Greater China option	美国境内的选择性治疗 USA elective treatment 大中华区公立医院选项 Greater China Public Hospital Option	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 大中华区公立医院选项 Greater China Public Hospital Option	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 大中华区公立医院选项 Greater China Public Hospital Option	不适用 N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 大中华区公立医院选项 Greater China Public Hospital Option	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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2 Wellness, optical benefits and vaccinations – Option 2	<input type="checkbox"/>	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2 Wellness, optical benefits and vaccinations – Option 2	<input type="checkbox"/>	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 体检、疫苗 – 选项3 Wellness and vaccinations – Option 3	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	不适用 N/A	不适用 N/A
可选择的生育保障 (适用于10名员工或以上的统一投保的团体保单) Maternity (Compulsory group policies 10+ employees)	无限制 No restriction	不适用 N/A	<input type="checkbox"/> 零自付比例 Nil co-insurance <input type="checkbox"/> 20%自付比例 20% co-insurance	<input type="checkbox"/> 零自付比例 Nil co-insurance <input type="checkbox"/> 20%自付比例 20% co-insurance	已予承保 Already covered
牙科护理 – 1 (适用于10名员工或以上的统一投保的团体保单) Dental care – 1 (Compulsory group policies 10+ employees)	牙科护理-2 Dental care-2	<input type="checkbox"/>	<input type="checkbox"/>	已予承保 Already covered	已予承保 Already covered
牙科护理 – 2 (适用于10名员工或以上的统一投保的团体保单) Dental care – 2 (Compulsory group policies 10+ employees)	牙科护理-1 Dental care-1	<input type="checkbox"/>	<input type="checkbox"/>	已予承保 Already covered	已予承保 Already covered
取消牙科的自付比例 (适用于10名员工或以上的统一投保的团体保单) Removal of co-insurance dental care (Compulsory group policies 10+ employees)	无限制 No restriction	不适用 N/A	不适用 N/A	<input type="checkbox"/>	<input type="checkbox"/>
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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
转运和送返的增强保障 Extended evacuation and repatriation	无限制 No restriction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
取消生育保障 Removal of Maternity	无限制 No restriction	不适用 N/A	不适用 N/A	不适用 N/A	<input type="checkbox"/>
大中华区公立医院选项 Greater China Public Hospital Option	美国境内的选择性治疗 USA Elective Treatment 病房限制 - 仅适用于中国大陆居民 PRC Hospital Room Restriction 大中华区选择 Greater China Option 昂贵医院限制 High Cost Provider Restriction 昂贵医院自付比例 High cost provider co-insurance 医院病房住宿费限制选项 Hospital Room Rate Restriction 10% 门诊自付比例 10% Coinsurance Out-Patient Treatment 20% 门诊自付比例 20% Coinsurance Out-Patient Treatment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	不适用 N/A
医院病房住宿费限制选项 Hospital Room Rate Restriction Option	大中华区公立医院选项 Greater China Public Hospital Option	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- # 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 950人民币, 1,570人民币, 3,150人民币, 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 950, RMB 1,570, RMB 3,150, 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.
- ⊙ 已选择尊安计划门诊医生费用保障选项1或选项2。
- ⊙ WorldCare Essential when Out-Patient Charges – Option 1 or 2 has been selected.

## 第六部分：保费的支付方式 Section 6: 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.

	年缴 Annually	半年缴 Semi-annually	季缴 (附加费3%) Quarterly (3% Surcharge)
银行转账 Bank transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### 注意：

经保险人同意后的年终结算团体保单，保险期间内的人员变更所产生的保费，在本保险合同到期时可进行统一结算。但保险期间内人员变动比例超过期初时的15%时，保险人有权要求立即结算人员变更所产生的所有保费。

### Remark:

For Year-end-adjustment group which is approved by insurer, if there is any change of the insurance premium caused by the member adjustment, the premium should be settled at the end of the insurance policy contract. During the insurance coverage period, if the membership change is 15% or more to the initial membership, the insurer has the right to request the policyholder to immediately settle all the outstanding premium caused by the change of the membership.

## 第七部分：购买过的医疗保险

### Section 7: Previous Medical Insurance

如果投保人曾为公司的员工购买过私人医疗保险，请填写这部分；否则请参见第七部分。

Please complete this section if the applicant has previously had private medical insurance for their group members. Otherwise please go to section 7.

保险单编号：  
Policy no.:

保障结束时间(日/月/年)：  
Date cover expires/expired (dd/mm/yyyy):

保险人(公司)的名称：  
Name of Insurer:

## 第八部分：核保选项

### Section 8: Underwriting Options

医疗核保(FMU)  
Full Medical Underwriting (FMU)

既往病史不答(MHD)  
Medical History Disregarded (MHD)

连续转移条款(CTT)  
Continuous Transfer Terms (CTT)

医疗核保(FMU)是保险人用于在确定特殊条款是否适用时,对被保险人提供的细节评估的过程。医疗核保要求所有被保险人(员工和符合资格的连带被保险人)填写全球保团体员工(医疗核保)投保单。

Full Medical Underwriting (FMU) is the process where the underwriters assess the declared details in deciding if any special terms apply. For FMU, all members (employees and eligible dependants) are required to complete a WorldCare Group (FMU) employee application form.

既往病史不答(MHD)是指保险人可能会为投保人的员工进行承保,但不会详细询问他们先前的病史。既往病史不答(MHD)适用于10名员工(或以上)的统一投保的团体保险。

Medical History Disregarded (MHD) is when the insurer may be able to cover the applicant's employees without asking detailed questions about their medical history up-front. MHD is available for compulsory groups of 10 or more employees.

连续转移条款(CTT)是指如果您正在申请我们的团体医疗保险计划,而该计划的保障方式又与您现有的保单相似,则我们的核保专员将审查您提供的医疗资料,然后决定是否为您提供保单转移服务。被保险人(团体员工和符合资格的连带被保险人)需完整填写全球保团体医疗保险保单转移表格并寄回时康管理顾问(上海)有限公司,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1105室,邮编:200080。

Continuous Transfer Terms (CTT) is when you are applying for one of our group plans with benefits similar to those of your current policy and where the underwriters assess the declared medical details and decide if we can offer your members a continuous transfer. All members (employees and eligible dependants) are required to complete a WorldCare application form for group (CTT) employees and send it to Asia-Pacific Property & Casualty Insurance Co., Ltd., c/o: Now Health International (Shanghai) Limited, Room 1105, 11/F, BM Tower, No. 218 Wusong Road, Hongkou District, Shanghai 200080, China.

保险人需要每位被保险人的名单,其中必须包含每位被保险人的详情如下。

The insurer needs a full membership list as follows and it must include these details for each person to be covered.

1. 名 First name(s)
2. 姓 Family name
3. 我们应如何称呼他/她们?  
What do they like to be called?  
(如您的员工的全名为 John Andrew Smith, 您可能希望我们称他为 John 或 Smith 先生或 Andy。我们将在所有通讯中以这种方式称呼您的员工。)  
(If an employee's full name is John Andrew Smith, he might like to be called John or Mr Smith or Andy we will address all correspondence to him in this way.)
4. 性别 Gender
5. 出生日期(日/月/年) Date of birth (dd/mm/yyyy)
6. 身份证/护照号码 ID/Passport number
7. 职业 Occupation
8. 员工类别 Employee category
9. 保险生效首日(日/月/年) — 批单签发日  
Entry Date – first day of cover (dd/mm/yyyy)
10. 居住国家 Country of Residence
11. 国籍 Nationality
12. 电邮地址 Email address
13. 电话号码 Telephone no.
14. 与主被保险人的关系 Relationship to primary insured
15. 连带被保险人应包括在内 Dependants to be included
16. 入职日期(员工)(日/月/年)  
Start date of employment (employees only) (dd/mm/yyyy)

## 第九部分：被保险人资格

### Section 9: Eligibility

请定义被保险人类别：

Please define the member category:

类别名称, 如董事、经理、一般员工等 Name of category e.g. directors, managers, general employees	被保险人数量 Number of members

统一投保 Compulsory  或 or 自愿 Voluntary   
 仅员工 Employees only  或 or 员工和连带被保险人 Employees and Dependants   
 外籍员工 Expatriates  和/或 and/or 本国员工 Local Nationals

新员工的保障生效日期:

Start Date for New Employees:

- 入职首日起 First date of employment  
 个月试用期后 After month(s) probation period

如果连带被保险人年满18岁或以上,保险人可以要求其学校出具该连带被保险人接受全日制教育的书面确认资料。  
 For dependants aged 18 and over, the insurer may require written confirmation from their place of study that they are in full-time education.

如果保险人以统一投保的条件承保团体,而随后发现该团体为自愿投保团体,保险人保留调整保费的权利。  
 If the insurer have accepted the group plan on the basis that it is compulsory group and subsequently find out that the group plan is on a voluntary basis; the insurer reserve the right to adjust the premium.

## 第十部分：重要备注 Section 10: 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日内有效，且报价按照亚太财产保险有限公司的全球团体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。如在被保险人于亚太财产保险有限公司的团体医疗保险计划的实际生效日期前，任何被保险人士的年龄出现增长，或实际符合资格的被保险人数与亚太财产保险有限公司在报价阶段收到的原始人员清单不符，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，且投保人接受本保险公司的全部条款及条件后，保险方可生效。
- 所报保费是根据身体质量指数在正常限度内厘定。
- 关于亚太财产保险有限公司偿付能力说明  
亚太财产保险有限公司核心及综合偿付能力充足率均达到监管要求，如您需详细了解亚太财产保险有限公司最新季度的偿付能力信息及风险综合评级结果等有关情况，请登录亚太财产保险有限公司官方网站 (<http://www.apiins.com>)「信息披露-专项信息-偿付能力」专栏查询。

### 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/>。

通过选择电邮或其他可接受程序参与计划，这代表您声明同意此处描述的数据处理做法。这也代表您同意时康集团公司收集、处理和使用个人数据（根据适用的数据保护法定义）以及将个人数据转移给此处提及的第三方，以提供计划条款规定的服务。这些第三方可能不属于适用的数据保护法管辖的国家。

未满十八（18）岁的会员应由父母或监护人填写同意书。如果您接受上述条款，请在下方签名、注明日期并勾选「我同意」框内，以确认您已获得本申请表所涵盖的所有人员的事先明确同意，并代表他们提交此申请。

我同意  我不同意

时康国际可能会联络您，提供您可能感兴趣的其他产品和服务的详细资讯。如果合适，我们可能会透过邮寄、电话或电子邮件与您联系。

我同意  我不同意

### 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. group policy or if the number of members eligible to participate in the group plan is different to the original census provided that Asia-Pacific Property & Casualty Insurance Co., Ltd. quoted on. 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 applicants' Body Mass Index being within normal limits.
- Solvency Notification for Asia-Pacific Property & Casualty Insurance Co., Ltd. Our core and comprehensive solvency adequacy ratios both meet regulatory requirements. If you need detailed information about our company's latest quarterly solvency information and risk rating results, please visit our official website (<http://www.apiins.com>) and check the "Information Disclosure - Special Information - Solvency" section.

### 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/>.

By electing to participate in the Plan via email or other acceptance procedure, You are declaring that You agree with the data processing practices described herein. You also consent to the collection, processing and use of Personal Data (as defined under the applicable data protection law) by the Now Health group companies as well as the transfer of Personal Data to the third parties mentioned herein for the purpose of providing the services set out under the terms of this Plan. These third parties may be located in countries which may not be designated jurisdictions for data transfer as per applicable Data Protection Laws.

A parent or guardian should complete the consent for any member that is under the age of eighteen (18). If you accept the above, please sign, date and check the "I consent" box below which confirms that you have the prior and express consent of all persons to be covered pursuant to this application form, to submit this application on their behalf.

I consent  I do not consent

Now Health International may contact You with details of other products and services which may be of interest to You. You may be contacted by post, telephone or email if appropriate.

I consent  I do not consent

## 第十一部分：声明及授权

### Section 11: Declaration and authorisation

投保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团体医疗保险计划申请保险。

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

- 投保人声明所填本投保单的资料乃属真实，就本投保单的各名人士作出的披露乃属完整，即便所提供的若干资料并非投保人亲笔书写。投保人明白，投保人为欺诈或企图欺诈亚太财产保险有限公司而向亚太财产保险有限公司提供错误、不完整或有误导性的事实，贵公司有权拒绝承保或解除保险合同。
- 投保人明白投保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（以最迟者为准）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。
- 投保人同意被保险人或被保险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，投保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。
- 投保人声明，投保人已阅读并明白全球保团体医疗保险条款和全球保团体医疗保险协议的以下章节：
  - 取消和终止权利
  - 有关团体保单的法律及司法管辖区
  - 团体保单的用字及我们的服务
  - 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
- 投保人明白，如亚太财产保险有限公司因任何原因无法收取投保人的保费，且投保人未在亚太财产保险有限公司提出使用其他支付方式的要求后的七日内，向亚太财产保险有限公司提供其它支付方式，因而令投保人的团体保险计划失效，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。
- 投保人已阅读重要备注。
- 投保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团体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。
- 本人明白，如果本投保单中任何人士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。

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. group policy as specified above.

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

- I declare that the information given in this application is true and that disclosure in respect of each person included in this application is complete, even if some of the information provided is not in my own handwriting. I understand it is unlawful for me to knowingly provide false, incomplete or misleading facts or information to Asia-Pacific Property & Casualty Insurance Co., Ltd. for the purpose of defrauding or attempting to defraud Asia-Pacific Property & Casualty Insurance Co., Ltd. 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.
- The policyholder 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 the insured or any of insured's 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, the policyholder agree that they are 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 declare that I have been made aware of the importance of and read and understood the following from the policy wording and group agreement:
  - cancellation and termination rights
  - law and jurisdiction of the group policy
  - language of the group 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 group 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 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. group policy.
- I agree that if there is any inconsistency between the Chinese and English version of the insurance application form, the Chinese version should prevail.
- I understand that if any of the persons named in this application are 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.

- 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事实，同意以此投保单作为订立保险合同的依据。
- 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, excesses 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 (被授权人/保单管理员):  
Signature (Authorised person/policy administrator):

日期 (日/月/年):  
Date (dd/mm/yyyy):

/ /

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  
 时康管理顾问(上海)有限公司地址：中国上海市虹口区吴淞路218号宝矿国际大厦11楼1105室，邮编：200080  
 Policies are issued by Asia-Pacific Property & Casualty Insurance Co., Ltd.  
 Registered Office: 29-30F, Dutyfree Business Building, 1st Fuhua Road, Futian CBD, Shenzhen 518048, China.  
 Policies are administered by Now Health International (Shanghai) Limited.  
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