Henner™

JOH Insurances

INTERNATIONAL EXPAT INSURANCE PACKAGE

Application Form

INDIVIDUALS

Tips on how to fill out this application form

Completing insurance applications is no fun job so in order to speed up the process and prevent mistakes we have gathered all potential issues in the application form and wrote them down below to help you to complete this form correctly at once.

PART 1 Application form

YOUR DETAILS

1. Residential address: if you have no fixed address (yet) please leave blank and only fill in the country you will be living in / moving to.
2. Mailing address: Henner will be sending just 1 package including the insurancecards by ordinary mail and ***to an EU address only***. All other communications during the year(s) will be done by email. PS: It is not necessary to have an actual plastic insurancecard. Henner offers an app (Apple / Android) with all necessary info to work with the insurance.

PAYMENT

1. At a later stage you can also decide to pay via creditcard or banktransfer

EFFECTIVE DATE OF COVERAGE

1. Please choose a date in the future. The actual startdate of the insurance is the date you will be accepted by Henner for the insurance, or your requested date of coverage, whichever is later.

CHOOSE YOUR CORE PLAN

1. The Core of the Plan is the healthcare insurance. You can choose between different 3 types of coverages and several deductibles.

CHOOSE YOUR ADDITIONAL INSURANCES

1. Dental: if chosen this cover applies on all family members
2. Life: Minimum amount: €50.000. Maximum amount: €500.000.
3. Accidental death + invalidity: Minimum €50.000. Maximum €500.000.
4. Temporary Incapacity + Permanent Disability:
    a. these 2 covers combined represent a full cover for disability with monthly payments up to 65 years of age.
    b. If you haven't had a quote for these covers from us then please ask us for it. These covers need thorough explanation and confirmation before you can issue them.
    c. Did you already receive a quote and do you want to issue the policy? Please fill out the amount you want to insure per month.
    d. The monthly amount for TI and PD need to be the same, and they cannot exceed 80% of you gross monthly income excl. bonuses and/ or allowances.
    e. Minimum cover €1.000 per month, maximum cover €10.000 per month.

YOUR DECLARATION

1. Please read the text
2. Place the date of signing this declaration
3. Place your signature
4. Add the place you are when signing this declaration (city + country)
5. **ADD THE WORDS 'READ AND AGREED' IN HANDWRITING. (IMPORTANT!)**

HOW TO APPLY?

1. Please send us the application form by email (info@johoinsurances.org) and do not send it by ordinary mail. Email is allowed, is much quicker and we can follow up more easy with you and the insurer.
2. Always add a copy of your passport.
3. In case you want TI/PD cover we need additional info on income + a Joho document. In most cased we have provided you with a separate explanation about these requested documents. If not, please ask us for it.

PART 2 YOUR HEALTH DECLARATION FORM

The health declaration needs to be filled out by yourself completely for every family member who needs to be insured. So also for children.

The pink questions

The pink questions (nr. 14 to 22) only need to be answered if you have chosen additional insurances (Life, Accidental death and disability, Temporary Incapacity and Permanent Disability)

"Signing of the health declaration (last page of the document)"

1. Please elaborate on all questions you have answered 'yes' to.
2. Place the date of signing this declaration on the bottom of the page
3. Place your signature
4. Add the place you are when signing this declaration (city + country)
5. **ADD THE WORDS 'READ AND APPROVED' IN HANDWRITING. (IMPORTANT!)**

Your details

Last name _____

First name _____

Date of birth ___ / ___ / ____ (dd/mm/yyyy) Nationality _____ Gender (M/F) ____

Residential address[1] _____

City _____ Country _____ Postcode _____

Mailing address [2] _____

City _____ Country _____ Postcode _____

Phone number _____ Mobile _____ Email[3] _____

Occupation _____

Dependants to be included in the plan

Last name _____ First name _____
Relationship[4] _____ Gender (M/F) ___ Date of birth (dd/mm/yyyy) ___ / ___ / ____
Country of usual residence Nationality

Last name _____ First name _____
Relationship[4] _____ Gender (M/F) ___ Date of birth (dd/mm/yyyy) ___ / ___ / ____
Country of usual residence _____ Nationality _____

Last name _____ First name _____
Relationship[4] _____ Gender (M/F) ___ Date of birth (dd/mm/yyyy) ___ / ___ / ____
Country of usual residence _____ Nationality _____

Last name _____ First name _____
Relationship[4] _____ Gender (M/F) ___ Date of birth (dd/mm/yyyy) ___ / ___ / ____
Country of usual residence _____ Nationality _____

(1) Any country in which you and your dependants will reside for at least 6 months of the year is called Country of Usual Residence.
(2) Please indicate the mailing address at which you wish to receive your insurance member card and welcome kit.
(3) An email address must be provided as we will send invoices and claim statements by email.
(4) E.g. spouse, child.

Payment

How would you like to pay your premium?

☐ Annually ☐ Semi-annually ☐ Quarterly

Select your method of payment:

☐ Visa / MasterCard / American Express
(For payment by credit card, upon receipt of your invoice, go to www.henner.com, log into your secure personal access page and register your credit card details online)

☐ Bank Transfer *(account details for transfer will be provided with your invoice)*

Effective date of coverage

When would you like your cover to start?

_____ / _____ / _____
dd mm yyyy

Your membership and that of your dependants are effective on the date indicated on your Certificate of Enrolment, and at the earliest on the day after we receive the Application Form and Health Declaration Form duly filled and signed, along with all requested additional information, subject to approval by HENNER - GMC Medical Advisory Board and payment of first premium.

▶Your Area of Coverage

☒ Worldwide excluding USA

You will be covered worldwide – also in the USA – for unexpected illnesses and accidents only and for a duration of up to 90 days per insurance year.

▶Choose your Currency

☐ Euro ☐ US Dollar

▶Choose your Core Plan

☐ Essential

☐ Bronze

Choose a deductible amount for outpatient treatment (deductible is per insured per insurance year) :

- ☐ € 0 - $ 0
- ☐ € 100 - $ 125
- ☐ € 300 - $ 375
- ☐ € 1000 - $ 1250

☐ Gold

Choose a deductible amount for outpatient treatment (deductible is per insured per insurance year) :

- ☐ € 0 - $ 0
- ☐ € 300 - $ 375
- ☐ € 500 - $ 625
- ☐ € 1000 - $ 1250

▶Choose your Additional Insurances

☐ Dental (select one of the below plans)

- ☐ Dental 1
- ☐ Dental 2

☐ Life Cover

- ☐ Policy holder
  Insured amount(1)
- ☐ Partner
  Insured amount(1)

☐ Accidental death and invalidity

- ☐ Policy holder
  Insured amount(1)
- ☐ Partner:
  Insured amount(1)

☐ Temporary Incapacity

- ☐ Policy holder
  Insured amount(2)
- ☐ Partner:
  Insured amount(2)
- ☐ Permanent Disability (available only as an additional insurance to the Temporary Incapacity cover)
  - ☐ Policy holder
    Insured amount(3)
  - ☐ Partner:
    Insured amount(3)

(1) The minimum sum insured shall be 50,000 EUR/65,000 USD and can be increased up to a maximum sum insured of 500,000 EUR/625,000 USD. Premiums and benefits (insured amount) are calculated on the basis of the sum insured.

(2) The minimum amount to be insured is 1,000 EUR/1,250 USD (monthly allowance). The amount insured cannot exceed 80% of the gross (monthly) Salary of the Insured, nor can it exceed an amount of 10,000EUR/12,500USD per month. The Policyholder must submit a copy of the latest Salary statement of the Insured to HENNER.

(3) The amount of the monthly allowance can be determined freely, however the amount may not exceed a maximum of 80% of your gross monthly salary, with a minimum of 1,000 EUR/1,250 USD and a maximum of 10,000 EUR/12,500 USD. In no event should the monthly allowance amount be higher than the monthly allowance of the Temporary Incapacity cover.

Your declaration

I, the undersigned, certify that the information filled in the present Application Form, as well as in the Health Declaration Form, is correct and sincere, and certify not having declared or withheld any information which might falsify the risk assessment. I understand and have taken note that any false declaration or non-disclosure will void coverage under this policy and in this case the insurer would retain paid premiums as civil damages and I and my dependants will be obliged to reimburse perceived benefits.

I acknowledge that I have read and understood the guarantees described in the table of benefits and the General Conditions of the International Expat Insurance Package policy provided with this Application Form.

I have duly noted that my enrolment under the International Expat Insurance Package policy shall be effective subject to:

- Approval by the HENNER - GMC Medical Advisory Board of the enclosed health declaration duly filled out by myself and all my dependants who have reached majority
- Payment of premium

In the event of my death, I appoint as beneficiary my surviving spouse unless legally separated; otherwise in equal shares my children born or to be born, the share of a deceased child going to his/her own children or to his/her brothers and sisters if he/she has no children; otherwise in equal shares my surviving parents; or in their absence, my heirs.

I further note that should I wish to change beneficiaries at any time, I shall write formally to HENNER - GMC with details of the requested changes and clearly identify any new beneficiaries.

Signature: ..... Signed on date (dd/mm/yyyy).....

Signed in which city ..... Signed in which country .....

Write 'read and agreed' on the dotted lines .....

How to apply?

To apply for cover, please complete this Application Form as well as the Health Declaration Form. These forms should then be sent directly to your insurance broker (by email or by post) at the following address:

JOHO Insurances
Paviljoensgracht 18
2512 BP The Hague (Den Haag)
THE NETHERLANDS
Email: **info@johoinsurances.org**

When submitting, remember also to include:

- A copy of your ID or passport
- A copy of the Insured's latest Salary statement (this applies only for Temporary Incapacity and Permanent Disability)

If your Application is accepted you will be sent a Premium Invoice and your Policy will not be in force until that premium is paid. Please make sure to answer all questions and to sign the forms.

We look forward to being of service.

INFO

For your future claims, you can either include your bank details here below, or alternatively update your account details yourself online once you have been registered:

Bank name:_____ **Currency:**_____

IBAN / account number:_____ **Swift/ BIC:**_____

Insurance contract n°:
EURO : 20.000.1001 **USD :** 20.000.1003

Tips on how to fill out this application form

PART 2 YOUR HEALTH DECLARATION FORM

The health declaration needs to be filled out by yourself completely for every family member who needs to be insured. So also for children.

The pink questions

The pink questions (nr. 14 to 22) only need to be answered if you have chosen additional insurances (Life, Accidental death and disability, Temporary Incapacity and Permanent Disability)

"Signing of the health declaration (last page of the document)"

1. Please elaborate on all questions you have answered 'yes' to.
2. Place the date of signing this declaration on the bottom of the page
3. Place your signature
4. Add the place you are when signing this declaration (city + country)
5. **ADD THE WORDS 'READ AND APPROVED' IN HANDWRITING. (IMPORTANT!)**

Important explanation from JoHo Insurances for the health declaration

Where do you send the health declaration?

There is specific legislation for processing medical information via health declarations. This legislation is also applicable to the health declaration in this document. We (JoHo Insurances) would like to point out some specific points relating to providing the health declaration to the insurance company.

OPTION 1 – Sending the health declaration directly to the insurance company.

Because of privacy legislation there is no need for us (JoHo Insurances) to have insight in the health declaration completed by you. You can send the health declaration directly to Henner (insurance company), via regular mail or email (medical@henner.com). If you prefer to send the health declaration directly to the insurance company, you can also work with a 'separated' health declaration. You can request this version from us via email (info@johoinsurances.org). You can also 'snip' this health declaration from this document. There are several programs online which allow you to split pdf documents. Could you please inform us by email of the date you have sent the health declaration to the health insurance company? This enables us to monitor the application process.

OPTION 2 – Sending the health declaration to JoHo Insurances

Because of speed, review and proper monitoring you can also send the entire application (application + health declaration + copy ID/passport) by email to us (info@johoinsurances.org). We will review the documents for completeness and make sure that these documents will be provided to the correct department of the insurance company. This is the only action we perform with your health declaration. Of course we do not use the declaration for other purposes.

In order to review your health declaration for completeness and to send it to the insurance company, the privacy legislation requires us to ask for your approval for these actions. By signing this document you provide us with this approval.

Thank you in advance!

By signing this document, I authorize JoHo Insurances to receive, review and forward the health declaration completed by me, to the insurance company for the (medical) acceptance of my insurance application.

Date:

Place:

Signature:

INTERNATIONAL EXPAT INSURANCE PACKAGE

YOUR HEALTH DECLARATION FORM

Please complete this health declaration for yourself and any dependant (spouse or child) that you have named in your Application Form

KINDLY COMPLETE, DATE AND SIGN YOUR HEALTH DECLARATION

		Main Insured	Spouse	Child 1	Child 2	Child 3
1	**Family name**	_____	_____	_____	_____	_____
2	**First name**	_____	_____	_____	_____	_____
3	**Date of birth** (DD/MMM/YYYY)					
4	**Height** ☐ Cm ☐ Inches	_____	_____	_____	_____	_____
5	**Weight** ☐ Kg ☐ lbs	_____	_____	_____	_____	_____
6	**Gender**	☐ M ☐ F	☐ M ☐ F	☐ M ☐ F	☐ M ☐ F	☐ M ☐ F
7	Have you smoked over the past seven years ? *If yes, kindly indicate the average number of cigarettes smoked per day and when you ceased smoking if relevant*	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
8	**Over the past 10 years, have you undergone :**					
a.	A surgery ?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
b.	A laser treatment, chemotherapy, radiation therapy?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
9	**Over the past 5 years, have you been afflicted by an illness or been the victim of a self motivated accident :**					
a.	Have taken sick leave for over 3 consecutive weeks ?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
b.	Undergone medical treatment for over a month	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
10	**Have you suffered from or ever been diagnosed with :**					
a.	Nervous disorders (for example: chronic fatigue, anxiety, depression, migraine, epilepsy)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
b.	Spinal chord disorders (for example: lower back pain, sciatica, herniated disc, stiff neck…)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
c.	Arthritis and / or rheumatism (for example: hip, knee, shoulder, hands…)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
d.	Heart disease and / or vascular disorders (for example: hypertension, angina / chest pain, heart attack, heart rhythm abnormalities, aneurysm…)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
e.	Diseases of the esophagus, stomach, intestines, liver, pancreas (for example: stomach ulcers, Crohn's disease, ulcerative colitis…)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
f.	Urinary problems (for example: renal colic, testicular or prostate disorders , bladder or kidney problems, polyp..)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
g.	A trauma, disease or illness requiring regular medical care and / or regular medical treatment in the future.	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

h.	Any other trauma, accident, complaint, disease or illness (not mentioned in the above categories)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
11	**Have you ever performed a serological screening test as follows:** ***If yes, kindly specify the result in the table on page 3***					
a.	Hepatitis B virus(HBV) ?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
b.	Hepatitis C (HCV) ?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
c.	HIV (AIDS) ?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
12	**Have you ever had addiction problems related to alcohol and / or drugs?**	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
13	**Within the next 12 months following the effective date of your contract, do you think you may :**					
a.	Go to see a doctor or require any medical test (for example. laboratory, imaging, endoscopy…) and / or see a specialist and / or seek medical or surgical treatment?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
b.	Receive hospital treatment? (for example: removal of tonsils, removal of a cyst, removal of a mole…)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

INTERNATIONAL EXPAT INSURANCE PACKAGE

YOUR LIFE INSURANCE HEALTH DECLARATION FORM

The below section (questions 14-22) is only to be completed if you have chosen to take out one or more of the following additional insurances; Life Cover, Accidental Death and Invalidity, Temporary Incapacity, Permanent Disability.

		Main Insured	Spouse
14	Do you suffer from a handicap, disability or chronic illness?	☐ Yes ☐ No	☐ Yes ☐ No
15	In the 12 months preceding the effective date of your contract, have you taken more than 3 days sick leave?	☐ Yes ☐ No	☐ Yes ☐ No
16	Do you or anyone in your family have a history of the following diseases? Heart disease, vascular, neurological, psychiatric, cancer, diabetes?	☐ Yes ☐ No	☐ Yes ☐ No
17	Are you currently on sick leave ?	☐ Yes ☐ No	☐ Yes ☐ No
18	Are you entitled to a disability pension ?	☐ Yes ☐ No	☐ Yes ☐ No
	Are you going to be declared disabled ?	☐ Yes ☐ No	☐ Yes ☐ No
19	Are you currently the beneficiary of anyone's insurance?	☐ Yes ☐ No	☐ Yes ☐ No
	Have you ever been refused, restricted or received a premium loading for a previous health insurance policy?	☐ Yes ☐ No	☐ Yes ☐ No
20	Do you pilot or fly as a passenger in a private or aviation club aircraft (excluding regular commercial aircrafts)?	☐ Yes ☐ No	☐ Yes ☐ No
21	Have you suffered any condition other than those mentioned above?	☐ Yes ☐ No	☐ Yes ☐ No
22	Please add any other information regarding your health status that we should know.		

INTERNATIONAL EXPAT INSURANCE PACKAGE

HEALTH DECLARATION

If you answered "yes" to any of the above questions, kindly clarify the details in the table below:

	Question number	Date of declaration of the first symptoms	Date of the last symptoms	Treatments, tests and results	Complementary precisions
Main insured					
Spouse					
Child 1					
Child 2					
Child 3					

To ensure medical confidentiality, you must submit this questionnaire and any medical documents sealed and marked confidential. These documents should be provided to Joho Insurances who will address them to the medical board of HENNER. **Please provide your answer on a separate piece of paper and attach it to this Declaration when sending if you need more space to provide your response.**

If you are applying with more than 3 children, please complete a second form for the additional children.

I certify that the statements above are complete, accurate and truthful and agree to provide the medical board of HENNER all the medical information that they need. Any misrepresentation or omission shall render the policy null and void and the premiums paid will be retained by the insurer as damages. The Insured and his dependants will have to refund the benefits they have received.

Please complete and sign the next page.

INTERNATIONAL EXPAT INSURANCE PACKAGE
HEALTH DECLARATION

To be completed by the main insured:

Emailaddress: .....
(this is necessary for our medical board to contact you in regards to this health declaration)

Signature: ..... Signed on date (dd/mm/yyyy).....

Signed in which city ..... Signed in which country .....

Write 'read and approved' on the dotted lines .....

To be completed by the insured dependents who have reached majority:

Signature: ..... Signed on date (dd/mm/yyyy).....

Write 'read and approved' on the dotted lines .....