

Reside® Worldwide Application for Coverage

2005 Reside Worldwide Medical Plan – All Sections Must be Completed in Full

As described in the brochure and documentation, RESIDE Worldwide is a comprehensive medical insurance program designed exclusively for the international citizen. In order to provide you and your family with the coverage you desire, please follow the directions and answer all questions in complete detail.

1. Please print or type all information. Illegible information will delay underwriting and processing of your coverage.
2. Each family member requesting coverage must be listed on the Application. All questions on the Application apply to all applicants requesting coverage. Answer each and every question, as it pertains to each applicant listed on the Application. All members of a family must choose the same Deductible.
3. Each section of the application must be completed in full. Any question where a "YES" was marked must be described in detail in Section 3. Information in Section 3 must include the applicant's name, physician's name, address and phone number, address of treating facility, diagnosis, prognosis, and course of treatment. If necessary, use an additional sheet of paper to describe the condition(s) and attach it to the Application when submitted to SRI.
4. The Premiums listed are annual premiums and can be paid by check, money order, VISA®, MasterCard®, Diners Club®, American Express®, or Discover®. Due to the inconsistent reliability of international mail, monthly, quarterly and semi-annual payments can only be made by using a credit card or ACH payment. Monthly, quarterly and semi-annual payment modes are only accepted with preauthorization to debit your credit card or checking account on the due date of your premium installment.
5. Once SRI underwrites your application and determines that coverage should be issued, we will send you an ID Card and a Certificate of Coverage by mail. The Certificate of Coverage contains the full program wording and definitions. This package will also include details concerning procedures for claims submission and the importance of SRI's pre-notification procedures.

Section 1. Applicant Information

Applicant's Name <small>(Last, First, Middle, Maiden)</small>	Sex	Relationship	Date of Birth <small>(Mo/Day/Year)</small>	Citizenship	Height <small>Feet/Inches</small>	Weight <small>Lbs</small>	Premium
		Primary					
		Spouse					
		Child					
		Child					
		Child					
Total Premium:							

Address of Residence: Must be outside the United States (street, city, state, postal code, country)	
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Forwarding / Convenience Address: (street, city, state, postal code, country)	
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Home Phone Number:	Business Phone Number:	Fax:	E-Mail:
Occupation of Primary Insured: (If retired, previous occupation(s))		Name of Employer:	
Duties of Occupation:		Occupation of Spouse:	
Family Physician's Name (Required) :		Address of Family Physician:	

	Yes	No
1. Do you understand this is an international program and not U.S. health insurance?		
2. Do you understand that if you are a U.S. Citizen you are unable to be in the U.S. longer than 6 months during any given policy year?		
3. If you are a non-U.S. Citizen do you require coverage for more than 6 months in the United States? Please enter length of time and how long you require coverage below. Length of time per year outside the United States: _____ How long do you require coverage under Reside? _____		
4. Are you or any listed dependents currently in the United states?, If yes, enter departure date below. When do you plan to depart the United States: _____ / _____ / _____ (month/day/year)		
5. Are any listed dependents who are age 19, 20, 21, 22 and 23 full time students? (if yes, please list schools and locations)		

Section 2. Health History Questions for Applicants

In order for your Application to be processed successfully, each question must be answered truthfully. Any answers to "yes" questions must be explained in Section 3 Health History Details. In addition, answers to "yes" questions require an Attending Physicians Statement (APS) dated within the past 90 days containing detailed information and medical records. All questions for all applicants must be answered and sufficient medical data reported in order for SRI to underwrite your application.

Within the past ten (10) years, have you or any applicant sought treatment or been advised to seek treatment for, been medically advised, referred, counseled, treated, had surgery, diagnosed or currently taking prescription medicine for: (Please 'check' all that apply and state in detail in Section 3. Health History Details.)	Yes	No
1. Digestive system diseases or disorders (including, but not limited to: gastritis, ulcers, esophageal regurgitation, hemorrhoids, colon or rectum disorders)?		
2. Cardiovascular and/or circulatory diseases or disorders (including, but not limited to: elevated blood pressure, hypertension, elevated cholesterol, heart attack, angina, chest pains, arteriosclerosis, coronary insufficiency, thrombosis, phlebitis, vascular afflictions, rheumatic fever, heart murmur)? If "Yes" attach Attending Physicians Statement (APS) and current blood pressure reading, dated within the past 90 days describing the cardiovascular and/or circulatory condition.		
3. Respiratory diseases or disorders (including, but not limited to: chronic cough, bronchial asthma, bronchitis, tuberculosis, lung disorders, emphysema, respiratory insufficiency, pleurisy pneumonia)?		
4. Diseases or disorders of the eyes, nose, ears and throat (including, but not limited to: nasal septum deviation, chronic sinusitis, cataracts, glaucoma, allergies or hay fever)?		
5. Sexually transmitted diseases or immune deficiency disorder (AIDS / ARC), tested positive for HIV or any related illness?		
6. Diseases or disorders of the Pancreas, Liver, Gall Bladder or endocrine disorders (including, but not limited to: obesity, pituitary or lymph glands, thyroid or metabolic disorders)?		
7. Diabetes? (If "Yes", complete the following) a) Diabetic Type: ____ I or ____ II b) Date Diagnosed: ____ / ____ / ____ c) Medications: Type: _____ Dosage: _____ d) Controlled by diet only?: ____ Yes or ____ No e) Date of last HbA1c Test: ____ / ____ / ____ HbA1c Results (1-10): _____		
8. Diseases or disorders of the mental and nervous system (including, but not limited to: mental retardation, psychosis, mental or behavioral disorders, Down Syndrome or other chromosome disorders, depression, anxiety, chronic fatigue, eating disorders)?		
9. Neurological disorders (including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig's disease (ALS), Parkinson's disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient ischemic attacks)?		
10. Addictive diseases or disorder (including, but not limited to: alcoholism, chemical or drug abuse or addiction or has any applicant used illegal drugs or used prescription medication, other than as prescribed)?		
11. Kidney or urinary tract system diseases or disorders (including, but not limited to: kidney or bladder stones and infections)?		
12. Cell or blood diseases or disorders (including, but not limited to: cancer, tumors, cysts, polyps or other growths of the skin or internal organs, hepatitis, leukemia or Kaposi's sarcoma)?		
13. Muscular or skeletal diseases or disorders and inflammation (including, but not limited to: scoliosis, arthritis, rheumatism, gout, tendonitis, joint or vertebrae disorders, osteoporosis)?		
14. Have you or any applicant consulted a therapist, physician, chiropractor, psychologist, or health care practitioner for medical advice, medical treatment and/or preventative care? Or have you or any applicant been hospitalized or undergone medical studies including but not limited to diagnostic tests, x-rays, electrocardiograms, radiology or blood work?		

15. For male applicants, diseases or disorders of the reproductive system (including but not limited to prostate or elevated PSA level)?		
16. For female applicants, diseases or disorders of the reproductive system (including but not limited to vaginal bleeding, fibroids, nodules, fallopian tubes, ovaries or uterus)?		
17. For female applicants, are you currently pregnant or had a complicated pregnancy or delivery? If currently pregnant, when is the expected due date? _____		
18. For female applicants, diseases or disorders of the breasts (including but not limited to cysts, nodules, calcifications or abnormal mammogram)?		
19. Have you or any applicant ever been rejected, ridered, cancelled, or had premium increased for any Health, Life or Disability Policy?		
20. Are you or any applicant currently hospitalized, disabled or unable to perform normal activities?		
21. Any Congenital defect, physical disorder or deformity, or developmental problems not listed above?		
22. In the last 12 months, have you or any applicant used any form of tobacco? If "Yes" what form of tobacco? _____ Quantity: _____ How often: _____		
23. Have you or any applicant recently experienced any signs, indications, symptoms, diagnosis or treatment that would cause you to believe that you currently have a new medical condition?		

Section 3. Health History Detail for Applicants

List details for all "YES" answers to the Section 2 health history questions (use additional paper, if necessary). Incomplete answers may delay processing or result in denial of application.

Name of Person and Question #	Condition / Diagnosis, Treatment Medical Prescribed and Results of Treatment	Dates	Physician / Clinic Address and Telephone #

Information about prior / other coverage	Yes	No
1. Have you been covered by another medical plan at any time during the past year?		
2. Will you be covered under any other medical plan (individual or group) while you are covered under this plan?		
For all "YES" answers, please provide the following information. If more than one situation applies, attach a separate piece of paper to describe each situation.		
Name of Insureds: _____ Policy Number: _____ Type of Plan: <input type="checkbox"/> Spouse's employer group plan <input type="checkbox"/> Other group plan <input type="checkbox"/> Individual plan Insurance Company: _____ Phone: _____ Effective Date: _____ Termination Date: _____ Reason for termination: <input type="checkbox"/> Left employment <input type="checkbox"/> Employer Canceled plan <input type="checkbox"/> Non-Renewal		

Section 4. Declaration and Enrollment Request / Authorization to Release Medical Information:

I hereby apply for the Reside Worldwide program and for the insurance provided by Certain Underwriters at Lloyds, London (the "Underwriter"). I hereby subscribe to the Global International Trust and enroll in the group coverage for which I am eligible under the group contract issued by Certain Underwriters at Lloyd's, London.

I represent that I have read the completed application and that all my answers and statements on this Application and any attachments hereto are complete and true to the best of my knowledge and belief. I understand that my qualification for insurance is based upon my answers and statements herein and that this information may be verified by Specialty Risk International, Inc. (the "Administrator"). I understand that no one has the authority to exclude or direct me to exclude any information sought by this form. I understand that the Administrator will rely on all information on this Application in determining whether or not to issue coverage and that any incorrect or incomplete information may result in a claim denial or loss of coverage.

I understand that benefits may be limited or excluded for conditions for which any insured person has received any medical diagnosis or treatment, or taken any medication, or realized the manifestation of a condition before his or her effective date, according to the pre-existing conditions limitations provisions of the plan.

I AUTHORIZE any physician, medical practitioner, hospital, clinic, other medical or medically-related facility, the Medical Information Bureau, Inc. (MIB, Inc.), consumer reporting agency, insurance or reinsuring company, or employer having certain information about me or my dependents to give Specialty Risk International, Inc. or its legal representative, any and all such information. The nature of the information authorized to be disclosed includes, but is not limited to, information about: physical condition(s), health history(ies), avocation(s), age(s), occupation(s), and personal characteristics. This authorization includes information about drugs, alcoholism, mental illness, or communicable diseases.

I UNDERSTAND the information obtained by use of this Authorization will be used by the Administrator to determine eligibility for benefits. I ALSO AUTHORIZE the Administrator to release any information obtained to reinsuring companies, Medical Information Bureau, Inc., or other persons or organizations performing business or legal services in connection with my application, claim, or as may be otherwise lawfully required, or as I may further authorize.

I UNDERSTAND that as a resident of a foreign jurisdiction, I may be subject to foreign laws with respect to the type and form of coverage in which I am enrolling. I also understand and agree that responsibility for complying with those foreign laws rests solely on me.

I UNDERSTAND that no coverage is effective until I am notified in writing by the Administrator and advised of the official Effective Date. I also UNDERSTAND that if I am not accepted for coverage by the Administrator, the sole obligation of the Administrator and the Underwriter is to return the premium. I also UNDERSTAND that if I am a United States citizen, coverage in the United States is limited to 6 months during any one 12 month policy period. I also UNDERSTAND that Lloyds operates as an unauthorized insurer in most US states and that claims may not be made against any state guarantee fund. I UNDERSTAND and AGREE that this program is issued outside the United States and that the program does not comply with any US state insurance law.

I UNDERSTAND that this program is not, nor does it intend to be, a general United States health insurance policy.

I ALSO UNDERSTAND any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an enrollment form, or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

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Practical (overhead) Factors
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All premium payments must be made in U.S. dollars. Checks must be issued from a U.S. bank and made payable to "SRI". If paying by credit card, I authorize SRI to debit my credit card account for the total amount due. In the event that I have elected to *Pre-Authorize credit card payment installments, I hereby request and authorize SRI to debit my credit card periodically as payment installments become due. This authorization will remain in effect until revoked by me in writing, and until SRI actually receives notice. Coverage purchased by credit card is subject to validation and acceptance by credit card company. *For any installment payment other than annual, I pre-authorize SRI to debit my credit card for the proper installment amount on the due date of the installment.

(Sign here for Pre-Authorization of Installment Premiums)

Check or money order should be made payable to SRI. All payments must be made in U.S. dollars, from a U.S. Bank, and submitted at the time application for coverage is made.

Agent Information

Agent Name	SRI Agent #:
Address:	City/State/Zip
Phone (incl area code)	Fax (incl area code)
E-Mail:	

Agent Certification: I am not aware of any other information which may have a bearing on the insurability of anyone to be covered and have not altered any responses recorded on this application nor any supplement to the application. I have not advised the Applicant to withhold any information regarding the answers to the questions and have advised the Applicant to review the application and the answers recorded to confirm completeness and accuracy.

SIGNATURE of Agent:	Date:
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Security

Certain Underwriters at Lloyd's, London; Rated A- "Excellent" by A.M. Best and A+ "Strong" by Standard and Poors.

Please mail or fax to

Specialty Risk International, Inc. (SRI)
 9200 Keystone Crossing, Suite 300
 Indianapolis, IN 46240 USA
 Fax: 317-575-2659

Important Information

It is important to note that Reside Worldwide is a program for international citizens and Lloyd's is an international entity. Thus, Lloyd's operates as an unauthorized insurer in most U.S. states. Coverage and benefits under Reside Worldwide are not regulated by any U.S. state insurance department.

The information concerning Reside Worldwide is not intended to be an offer to sell Reside Worldwide or a solicitation by Specialty Risk International, Inc or Lloyd's, London in any jurisdiction where such an action would be unlawful or in which SRI or Lloyd's, London is not qualified to do so. Reside Worldwide may not be available in all situations or jurisdictions. For U.S. citizens, Reside Worldwide is intended for persons living or traveling outside the United States.

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