



# Declaration of accession to group insurance

Globality CoGenio®

# Globality S.A.

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## Globality S.A.

Board of Directors: Christof Flosbach (Chairman), Anja Berner, Jens Gruss, Dr. Rasmus Schlömer, Dr. Cornelia Röskau Commercial Register (R.C.S. Luxembourg): B 134.471

I here	with declar	e my a	ccessio	n to the				ance	3							
	he group coequest co-in				s listed	under	Person	1, 2,	3, 4.							
The g	roup insura	ince pa	rtner											is th	ne policy	yholder.
Α. Ι	Particul	ars co	onceri	ning t	he ap	plica	nt (Pe	erso	n 1)							
First na			Surname				Title			Date o	of birth	(DD/I	MM/YYYY	) Sta	art date of	insurance
Gender	Gender Nationality Occupation Professional status									ctatuc						
male female				y				Cecupation				Trofessional states			status	
Building/floor Street and house				d house nu	number			Postcode and town							Country and region	
Mobile	Mobile phone (+ country code)				Fax (+	country	code and l	de and local dialling code)			) E-mail					
	w (not yet cus Globality S.A.)	tomer	Previo	ous or exist	ing custo	mer of Gl	obality S.A	\. If ye	s, please	provide	insura	ance n	umber/n	umbers.		
Corres dence addres		me as ab	ove Bu	uilding/ floo	or	Street	and house	e numb	er	Postcoo	de and	town		Cou	untry and	region
В.	Particul	ars co	oncer	ning t	he in	sured	l pers	ons								
Person	First name		Surname		Title	Hus- band/ Wife	Non- marital	Child	Date of	birth	Ger m	nder   f	Natio- nality/	Occup	ation	Start date of insurance
2						Wile	partner						ies			
3																
4																
you w Home Count	Country of future location (where you will live as an expatriate):  Home country:  Country of current location (where the application is signed):				langu All the provide □ Ge					'						
	Plan lev	-	•	ograp	hical	areas	for G	lob	ality	CoG	eni	O <sup>®</sup>	□ Di	utcn		
Person	Plan level				ctible					graphica			Pr	emium	(monthly)	in
1	Plus	П	р		_	250 €/ ☐ 325 \$/ 210 £	]500 €/ [ 650 \$/ 420 £	] 1000 1300 840	\$/	None US	БА <u></u>	Incl.	USA			
2	Plus	Пто	р		lone 🗌	250 €/ ☐ 325 \$/ 210 £			€/ □ N	None US	БА <u></u>	Incl.	USA			
3	Plus	П	р		lone	_	]500 €/ [ 650 \$/ 420 £		€/ □ N	None US	SA 🗌	Incl.	USA			
4	Plus	П	р		lone	250 €/ 325 \$/ 210 £		1000 1300 840	€/ □ N	None US	БА 🗌	Incl.	USA			
							Total mo			m (for	all 4	perso	ons)			
Е.	Previous	s insu	ırance	<u>,                                      </u>												
Do yo	u have or h e/governm	nave yo	u ever	had held	l health	insura	nce cov	er in	the pa	st 5 y	ears	(incl	uding (	compu	lsory st	atutory/
Person Insurer Inpatient Outpatient Dental Period (from – to/month-year)							ear)									
1	☐ No	Y	'es													
2	No	Y														
3	□ No	Y														
4	☐ No	Y	'es													

## F. Information on your state of health

Based on the answers you provide, you will be informed whether risk loadings have to be added to the premium or whether exclusions have to be applied to your insurance cover.

Important: Please note the following (refer also to "Responsibility for the information provided in the declaration of accession", page 5):

Important: Please note the following (refer also to "Responsibility for the information provided in the declaration of accession", page 5):
All questions must be answered in detail. Symptoms, illnesses and the consequences of an accident should be mentioned even if you consider them to be unimportant. Dashes do not qualify as an answer. If you need more space: continue on a separate sheet, specifying the number of the person concerned, and refer to that sheet in your declaration of accession. If you do not wish to reveal certain information to the intermediary, this information must be provided directly to Globality S.A. in writing within three days. In this case, you must indicate in the declaration of accession that the information is to be provided separately. If the questions on this page, where of relevance for acceptance of the risk, are answered incorrectly or incompletely, we may – if the duty to provide information has not been wilfully violated – submit a new quote allowing for the increased medical risk (risk loading or exclusion of benefits) within one month of being informed of the violation. The new quote must be accepted within one month of receipt. If the quote is not accepted within this period, we will have the right to terminate the insurance cover. The insurance cover shall be null and void if our assessment of the risk is affected by a wilful violation of your duty to provide information. In this case, you are obliged to repay the insurance benefits already received. We will not refund the paid premiums.

Health conditions arising between signing the declaration of accession and confirmation of acceptance by Globality S.A. will equally be deemed to be preexisting. Therefore it is necessary that you advise us immediately of any material changes to the information provided, which would occur between submission of this declaration of accession and acceptance by us.

If insurance cover already exists or existed with Globality S.A., it is not necessary to specify any disorders or courses of treatment during the last five years which are already fully known to Globality S.A. on account of the invoices or medical certificates presented to Globality S.A. in conjunction with the previously existing insurance contract.

				Per	son 1	Person 2	Perso	on 3	Pers	son 4
Height	and wei	ght	in cm / in kg							
1. H	ave you h	een admitted to a hospital, therapy centre, health cure or sanatorium duri	ng the last five vears?	No —	Yes ▼	No Yes  ▼ ▼		es ▼	No T	Yes ▼
		ndergone surgery (including outpatient surgery) at any time during the la:	-		Ħ			_		П
		eceived psychotherapy or treatment of an addiction during the last five year			$\Box$			_		
4. H	ave you s	iffered any illnesses, disorders, consequences of an accident or other imp undergone any examinations/treatment either during the last three years	airments of your health							
5. D	o you requ	uire any kind of medication (e.g. tablets, ointments)? If yes, please specifi	y which and what for							
6. H	ave you b	een advised, or are you planning, to undergo any kind of outpatient/inpati	ent treatment or examination?							
		ver been tested positive, awaiting treatments, investigations, check ups of IV, Hepatitis B, C, D?								
		e impaired vision with 8 diopters or more?								
re	eduction in	e any physical/organic defect, a chronic illness, an illness or injury due to your ability to work/degree of disability? If yes, please enclose a copy of								
	re you pre	· · · · · · · · · · · · · · · · · · ·		_Ц	<u> </u>			┧—		닏
		sited a dentist during the last five years for a treatment or a check up?						_		
be	eing produ	rently receiving dental treatment (please indicate your dentist details on t ced or renewed, are you receiving treatment for periodontal disease or or een recommended or planned? (If yes, an up-to-date plan of treatment a	thodontic treatment, or has suc	L				_		
		e any missing teeth which have not yet been replaced (other than milk an which the gaps have been filled by adjacent teeth)?	d wisdom teeth, as well							
14. H	ave you b	een diagnosed with periodontitis or other periodontal disease?								
		2,13 or 14, you will be asked to submit a dental form sent to you I form must be completed, signed and stamped by a dentist.	by Globality.							
Further	r details:	if you answered "Yes" to any of the questions above, please	provide details in the tal	ble bel	ow. Pleas	se provide med	ical repo	rts if a	vailabl	e.
Person	Ques- tion	Type of illness, drugs, injury, symptoms, examination (what was diagnosed?); diopter grade? Question 12: which treatment?	from – to	hospit		ress of doctors, can provide fu			did tre sympto ?	
Please your h		y the name and address of your family doctor or	other doctor best at	ole to	provid	e further inf	ormati	on co	ncerr	ing

G. Special agreements* and remarks										
* Subject to written confirmation by Globality S.A.										
H. Payment of pre	miums									
Payment to be made by	☐ Insured person ☐ Policyholder	Payment frequency	☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly							
	Payment method  Premium to be remitted to Globality S.A. – EURO Account  BGL BNP Paribas · IBAN: LU090030309301020000 · Swift Code: BGLLLULL									
	☐ <b>Premium to be remitted to Globality S.A.</b> – USD Account BGL BNP Paribas · IBAN: LU450030309301173000 · Swift Code: BGLLLULL									
	ed to Globality S.A GBP /									
Credit Card  Together with your welcome package, you will receive a link to a special secure webpage, where you will be able to enter your credit card details in order to active your insurance cover.  Please note that the following surcharges are due on the premium for the respective intervals:  0% for yearly payment, 2% for half-yearly payment, 3% for quarterly payment and 4% for monthly payment.										
□ Direct debit (applies only for Euro premiums within the Eurozone*, UK and Denmark).  Please complete the below SEPA Direct Debit Mandate and return with the application form.  *Eurozone includes: Austria, Belguim, Cyprus, Estonia, Finland, France, Germany, Greece, Italy, Latvia, Luxembourg, Malta, Netherlands, Portugal, Republic of Ireland, Slovakia, Slovenia, Spain.										
I. Reimbursements of claims										
One account must be specified for reimbursements by the insurer if available.										
Account holder		Name of bank								
Account No.		Branch No. (BLZ)								
Postcode / Town		Country								
Swift (BIC)		IBAN								

## **SEPA Direct Debit Mandate**



riangle Please be aware that SEPA Direct Debit functionality is only applicable for EURO payments within the Eurozone, United Kingdom and Denmark. Such functionality does not apply to USD and GBP payments and clients paying from outside the Eurozone.

Mandate Reference - to be completed by the creditor

By signing this mandate form, you authorise (A) Globality S.A. to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Globality S.A.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.

Please complete all the fields marked \*. Creditor is to complete fields marked \*\* before supplying form to Debtor.

Name of Debtor	*						
	Name of the bank account holder						
Address of Debtor	*						
	Street name and number						
	*						
	Postal code City						
	*						
IDAN of Dobtor	Country						
IBAN of Debtor	*						
	Account number – IBAN (International Bank Account Number) of the Debtor						
	*						
	BIC/SWIFT code						
Creditor's Name	** Globality S.A.						
	Creditor name						
;	LU53ZZZ0000000LU22284578						
	Creditor identifier						
	1A, rue Gabriel Lippmann						
	Street name and number						
•	** L-5365 Munsbach						
	Postal code City						
•	** Luxembourg						
T (D )	Country						
Type of Payment	* Recurrent payment One-off payment						
5							
Details regarding the underlying	ng relationship between the Creditor and the Debtor – for information purposes only.						
Name of Policyholder	15						
	First and Last Name						
Policy No. / Insurance No.	14						
if known							
City or town in which you	Date *						
are signing*	Date *						
Dloggo sign horo*	Location						
Please sign here*	V						
Note: Your rights regarding the above	$\wedge$						
mandate are explained in a statement that you can obtain from your bank.	Signature(s)						
If you are an individual client please se service-yougenio@globality-health.com							
If you are insured on a corporate plan service-group@globality-health.com	please send to:						

05/20 E.& O.E.

### Declarations by the applicant and person(s) to be co-insured

### The following points are known to me:

### Right of withdrawal

You may withdraw your declaration of accession to the insurance contract in writing within 14 days without stating any reasons. The time-limit begins to run on the day on which you receive your insurance policy and the General Conditions of Insurance. For compliance with this deadline, it is sufficient to send your notice of withdrawal by post, e-mail or fax before it expires. Your withdrawal should be addressed to Globality S.A., 1A, rue Gabriel Lippmann, L-5365 Munsbach. If you send your withdrawal by e-mail or fax, please send it to: service-group@globality-health. com +352 / 270 444 3599.

### Consequences of withdrawal

If you validly exercise your right of withdrawal, the premiums and benefits received must be returned by the respective parties. If you have agreed to inception of the insurance cover before expiry of the period for withdrawal, we are only obliged to refund the premium corresponding to the period following the receipt of your notice of withdrawal.

## Responsibility for the information provided in the declaration of accession

Before declaring my intention to access an insurance contract, I must inform the insurer of all circumstances known to me and requested by the insurer, which are of importance for the insurer's decision to provide the agreed insurance cover.

Attention is drawn to the information given on page 2 with regard to the legal consequences of incorrectly answering the questions concerning your state of health.

### Applicable law

Unless the application of a different law is required by national legislation or unless otherwise stipulated in the insurance contract, the insurance contract shall be governed by the law of the Grand Duchy of Luxembourg.

### Supervisory authority

Complaints may be addressed to Globality S.A. or to the ombudsman for insurance companies (A.C.A. – Association des Compagnies d'Assurance – in collaboration with the U.L.C. – Union Luxembourgeoise des Consommateurs) or to the supervisory authority for the insurance sector in Luxembourg, the Commissariat aux Assurances.

### Data Protection

In accordance with applicable data protection rules, the data subjects, including the insured person(s) and the policyholder (the "Data Subjects"), are informed that their personal data is processed by the insurer, Globality S.A. This will be done only for the purposes of the granting of the insurance cover, the performance of the insurance contract (including to provide insurance cover or to pay for a claim, to manage the risk associated to the insurance coverage through reinsurance, etc.), the provision of related assistance services, advice and support (including contacting a repatriation service provider, assisting in finding an appropriate medical services provider, etc.) and compliance with applicable legal and regulatory obligations relating to fraud detection, antimoney laundering rules and the regulatory requirements applicable to the insurance company, including the requirements of the law of 7th December 2015 on the insurance sector, as amended. Globality S.A. also processes personal data when it is necessary for the purposes of the legitimate interests it pursues, including ensuring IT security and IT operations, carrying out marketing activities, market surveys and questionnaires, and preventing and investigating punishable offenses. Supplied details may also be used by Globality S.A. to make automated decisions, pertaining in particular to the conclusion or cancellation of a contract, possible risk preclusion or benefit obligations.

Personal data that are processed include identification data and contact details, insurance and health data, bank and credit details (the "Personal Data"). The Personal Data is obtained directly from the Data Subjects or from the insurance intermediary of the Data Subjects. In the case of collective health insurance schemes entered into by an employer for the benefit of its staff, Globality S.A. may obtain identification data of the staff members concerned from the employer in order to determine whether insurance claims filed at a later stage by employees are covered. In certain cases, health data may be obtained from medical services providers and their staff and insurance data may be obtained from other insurance companies and from statutory health insurance institutions when the Data Subjects have consented to such release of information. The processing of health data is required

for the purposes of the underwriting services (i.e. evaluating the risks covered, matching to appropriate policy/premium, assessing whether the requested insurance coverage may be provided etc.) and for claims management purposes. Information relating to the Data Subjects may also be provided by credit rating companies keeping debtor and private insolvency registers in order to assess creditworthiness.

Globality S.A. may share Personal Data with Service Providers, including group companies, for the purpose of the performance of the insurance contract and the provision of assistance services, advice and support in the countries in which the insured person(s) require health insurance cover, support and assistance. The Service Providers may be located in countries that do not offer a level of protection that is equivalent to the protection afforded under Luxembourg law or any other European data protection standards. For this reason, Globality S.A. has entered into appropriate contractual arrangements with the Service Providers in order to guarantee adequate safeguards for the processing and protection of personal data. A copy of such agreements may be consulted at the registered office of Globality S.A. Information about the identity and registered office of third party data processing Service Providers is available from Globality S.A. on request at any time. Globality S.A. may also share Personal Data with other Service Providers such as its reinsurer, banks, auditors and legal advisors or with regulatory or judicial authorities.

Data Subjects have the right to request access to their Personal Data. They may require that their Personal Data is rectified in case of error. Data Subjects may also request that their Personal Data is erased or that data processing be restricted if the Personal Data may no longer be legitimately held or processed.

Data Subjects further have a right to object to processing of Personal Data for direct marketing purposes. When the processing of Personal Data is carried out by Globality S.A. on the grounds that it is necessary for the purposes of the legitimate interests pursued by Globality S.A., Data Subjects also have a right to object to such processing, on grounds relating to their particular situation.

The right to data portability is granted under the conditions laid down in the applicable data protection rules. Data Subjects may exercise their rights by writing to Globality S.A. at dataprotection@globality-health.com.

Data Subjects have the right to lodge a complaint with a supervisory authority.

Personal Data will be stored for the duration of the contractual relationship and thereafter until legal claims are barred under the statute of limitation.

The provision of the Personal Data, including health data, is required for the performance of the insurance contract and to pay for a claim. Failure to provide sufficient, accurate and up-to-date information may prevent Globality S.A. from providing cover.

Globality S.A. may be contacted by mail at its registered office indicated on its letterhead. It may also be contacted by e-mail at dataprotection@globality-health.com.

# Processing of health data and consent to provide access to medical data

Data Subjects are informed that health data may be processed by Globality S.A. and its Service Providers, including group companies, as set out in the Data Protection clause above, for the purposes of providing health insurance cover and for the provision of related assistance services and support. By signing this declaration of accession, Data Subjects may explicitly consent to the processing of their health data. The withdrawal of consent will not affect the data processing carried out prior to such withdrawal.

# Application and acceptation of your declaration of accession to group insurance

The declaration of accession does not bind either you or us to conclude the contract. However we will notify you within 30 days of receipt with an insurance offer. The insurance will be subjected to an inquiry or survey which could result in the refusal to insure. We will provide insurance cover in good faith, assuming that you have correctly and completely answered all the relevant questions raised before the start of the insurance policy (this is known as your 'pre-contractual duty to disclose information').

### Start date of insurance cover

Insurance cover commences on the date specified in the insurance policy (start date of insurance). Insured events occuring before the start date of the insurance will not be indemnified. Insurance events occuring after conclusion of the insurance contract are only excluded from indemnification insofar as they occur before the start date of the insurance.

If the insurance cover is amended, the provisions of this paragraph will apply to the new, additional part of the insurance

### Governing documents

The insurance plan entered through this declaration of accession is governed by the General Conditions of Insurance for Globality CoGenio®.

A copy of the declaration of accession will be handed over to me as soon as I have signed it.

### Conversion:

#### General Conditions of Insurance for the Globality CoGenio®

In cases of conversion of an insurance cover (e.g. change of plan levels), the plan features specified in the General Conditions of Insurance for Globality CoGenio® shall apply for the new plan level as from the date of conversion specified in the endorsement to the insurance certificate.

### - Right of withdrawal

The previous insurance cover shall continue to apply if a requested conversion does not become effective because the right of withdrawal has been exercised.

### - Crediting of the prior term

The term of the prior insurance shall be credited to the new insurance following conversion.

Insurance cover may be increased during an insurance year; reductions in insurance cover are only possible with effect from the beginning of the next insurance year.

### - Insurance year

The insurance year shall remain unchanged following conversion

## Surcharges for substandard risk, restrictions, exclusions

If surcharges were payable for substandard risk prior to conversion of the insurance, these surcharges shall also be levied on the new plan premiums at the same percentage rates unless agreed otherwise. The surcharges will change to the same extent that premiums change (e.g. due to adjustment).

Any restrictions on insurance cover and exclusions from benefits applicable in the past will continue to apply after conversion of an insurance.

Illnesses and their consequences, as well as the consequences of accidents which have occurred during the previous insurance term and which constitute an increased risk according to medical findings may be excluded from the higher insurance cover. This also includes the treatment and delivery associated with an existing pregnancy.

## Persons eligible for insurance

As an employee/member of the group policyholder specified on page 1, I confirm being eligible for insurance under this group contract or that I will be eligible on the start date of the insurance cover. I am aware that family members/my non-marital partner can only be co-insured to the extent that they are eligible for insurance under the provisions of the group contract; they are not co-insured automatically.

### Previous insurance

Data about previous health insurance or state healthcare system details of the past 5 years (including compulsory statutory/private/public health insurance) for inpatient, outpatient and dental coverage need to be provided to Globality S.A. by the insured.

## J. Final provisions

Please check that the information provided in this declaration of accession is correct and complete.

Ву	signing this form,								
	I also give my consent to the receipt, storage, processing and transmission of personal data and give mandate to provide medical information (in some jurisdictions referred to as release from the professional confidentiality duty) as detailed on pages 5 and 6. I give this consent for myself, for my insured children and for the coinsured persons I represent by law.								
	and treatment as detailed on pages 5 and and institutions information is required from	provide Globality S.A. with information on my he 6. I wish to be informed by the insurer, which pom. I will then decide in each instance whether ones or institutions to forward information to Global	☐ No ☐ Yes  If yes, which?						
	If I choose this alternative,  1. conclusion of the insurance contract which I have requested may be delayed or denied, if the remaining sources of information do not make it possible to investigate and assess the risk.  2. it may take longer to investigate my claims, benefits may be reduced or the insurer may be relieved from its obligation to pay benefits if the obligation to pay benefits cannot be fully established on the basis of the remaining sources of information.								
All	information and documents regarding my	policy will be sent:							
	, .	to the following insurance intermediary to whom	I give m	nandate to receive them on my behalf:					
Ш	to the policyholder								
	to whom I give mandate to receive them on my behalf.								
	them on my benan.								
	I confirm I have read and understood t	lease tick the following appropriate boxes] he General Conditions of Insurance for Global ation concerning my right of withdrawal and d							
	Data protection								
	as set out in the Data Protection clause	my health data by Globality S.A. and its serve above, for the purposes of providing health it. This consent may be revoked at any time.							
	ders, including group companies, as se	give consent to the processing of my health da t out in the Data Protection clause above, for ssistance services and support, I understand	the pur						
	<ul><li>mation do not make it possible to i</li><li>It may take longer to investigate n to pay benefits if the obligation to mation.</li></ul>	ct which I have requested may be delayed or nvestigate and assess the risk associated with ny claims, benefits may be reduced or Globalit pay benefits cannot be fully established on the sace, whether or not I will give consent to the sace,	n my red ty S.A. r e basis d	quest. may be relieved from its obligation of the remaining sources of infor-					
	information to Globality S.A.								
	I herewith agree that information on sp telephone. This consent may be revoke	pecial offers by Globality S.A. may be sent to did at any time.	me in w	riting, in electronic form and by					
All sig		o sign. For minors and incapable adults, the a	uthorize	ed legal representative(s) have to					
Pla	te and date	Signature of the applicant	Signature	of insurance intermediary					
Ins	urance intermediary name and No.	Sub-intermediary 1 name and No.	Sub-inter	mediary 2 name and No.					
C:	. () ()								

Signature(s) of the co-insured person(s) or their legal representative(s)