

# Liberty Health Cover Application Form (Individuals)



ADVICE INSURE INVEST HEALTH

FOR OFFICIAL USE ONLY

Policy number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Important: please read the following before completing this application form**

- Please write clearly using capital and block letters.
- It is compulsory to complete all the fields in this form.
- Please submit your completed forms and documents required (see table below) to our Liberty Health Cover in-country office or your financial adviser.
- Commencement date will be the first of the month following the date the application is signed (backdating will not be permitted).
- Existing members who wish to register additional dependant(s), should complete the Liberty Health Cover Amendment Form available on [www.libertyhealth.net](http://www.libertyhealth.net).

- Each page other than the signature page is to be initialled by the applicant.
- In instances where a broker completes a form on behalf of the member and material information is not disclosed as the member directed, the member and not the broker will be liable since members are legally required to read, understand and be made aware of the information disclosed in the application forms before they sign such applications.

**Please note:** Where the applicant is a minor, the parent/guardian must sign and initial the form.

## DOCUMENTS REQUIRED FOR REGISTRATION

WHO THIS APPLIES TO	DOCUMENT(S) REQUIRED AS PROOF
Your spouse	• Marriage Certificate
Your living-in partner	• Please refer to point 4 under section 6. Declaration by Main Applicant
Your adopted child / child placed in custody of the Main Applicant or their spouse or living-in partner	• Copy of the abridged birth certificate • Proof of legal adoption • Proof of custody
Your or your spouse or living-in partner's biological or natural child (including stepchildren)	• Copy of the birth certificate, or hospital confirmation reflecting baby's name (for newborns)
A child dependant due to disability	• Medical report as proof of disability
A child dependant student between the ages of 22 and 25 (inclusive)	• Written proof of registration as a full-time student at a recognised educational institution (student cards do not qualify as proof)

## 1. PERSONAL DETAILS | MAIN APPLICANT

Last name

First name(s)  Title

Other names

Initials  Date of birth  Y Y Y Y M M D D

Identification Document/Passport Number (Optional)

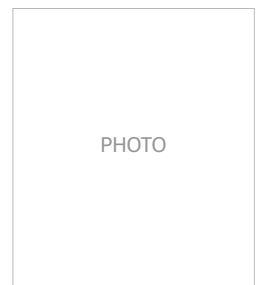
Gender (tick where appropriate)  M  F Height (cm)  Weight (kg)  Smoker  Y  N

Permanent employment start date  Y Y Y Y M M D D Commencement date of cover  Y Y Y Y M M D D

Benefit Plan (tick where appropriate)

Classic  Classic Tariff (Zimbabwe only)  Classic Evacuation  Classic Roaming

Enhanced (Zambia only)  Plus  Elite



Physical Address

Postal code

Postal Address (if different to Physical Address)

Postal code

Name of employer

Employee code/ number

Occupation

Town/Village of residence

Country

Home telephone (please include country and area code)  +

Work telephone (please include country and area code)  +

Mobile (please include country and area code)  +

Email

## 2. BANKING DETAILS

Account holder name

Account number

Account type  Savings  Cheque  Transmission  Other

Bank

Branch name  Branch code

NIB (if applicable)  Swift code

IBAN (if applicable)

**Please submit ALL the following documents with this application form to verify your bank details:**

1. A certified copy of the account holder's identity document, passport or valid driver's license.
2. A cancelled cheque, stamped bank statement, or stamped letter from the bank confirming you are the account holder. These documents should not be older than three months.
3. If the account holder is not the main applicant of Liberty Health Cover, a signed letter is required from the main applicant giving consent to pay the refund into the third party's bank account.

**DISCLAIMER:** No banking details will be accepted without the abovementioned mandatory documents.

Signature of Account Holder

### 3. REGISTRATION OF DEPENDANTS

**Dependant 1**

Last name                      Title

First name(s)

Town/Village of residence

Date of birth                      Relationship to Main Applicant

Identification Document/Passport Number (Optional)

Gender  M  F Height (cm)    Weight (kg)    Smoker  Y  N

PHOTO

**Dependant 2**

Last name                      Title

First name(s)

Town/Village of residence

Date of birth                      Relationship to Main Applicant

Identification Document/Passport Number (Optional)

Gender  M  F Height (cm)    Weight (kg)    Smoker  Y  N

PHOTO

**Dependant 3**

Last name                      Title

First name(s)

Town/Village of residence

Date of birth                      Relationship to Main Applicant

Identification Document/Passport Number (Optional)

Gender  M  F Height (cm)    Weight (kg)    Smoker  Y  N

PHOTO

**Dependant 4**

Last name                      Title

First name(s)

Town/Village of residence

Date of birth                      Relationship to Main Applicant

Identification Document/Passport Number (Optional)

Gender  M  F Height (cm)    Weight (kg)    Smoker  Y  N

PHOTO

**Dependant 5**

Last name                      Title

First name(s)

Town/Village of residence

Date of birth                      Relationship to Main Applicant

Identification Document/Passport Number (Optional)

Gender  M  F Height (cm)    Weight (kg)    Smoker  Y  N

PHOTO

Please see the descriptions of the type of relationship to the Main Applicant in the first column, first table, page 01 of this document. Should you wish to add more dependants, please provide the necessary information on a separate page.

I	
---	--

(Name of Main Applicant)

of	
----	--

(Company Name)

certify that the persons whose names and photographs appear above, are my legal, registered dependants to be included under my Liberty Health Cover. I am aware that any false representation of any person as my dependant will result in me and all my dependants being removed from Liberty Health Cover, and I will be liable for any cost incurred for health services provided.

Signature of Main Applicant

Date signed

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

#### 4. HEALTH STATEMENT

**All sections below must be completed - failure to do so will delay processing.**

Note: If you answer "YES" to any of the questions in this section, and if the space provided to complete your answer is not sufficient to disclose the necessary information, please provide additional information on separate pages.

First and last name of current family doctor

Telephone 



 How long has he/she been your doctor? 



 year(s)

Postal address

Postal code

Have any of your nominated dependants received, or currently receive medical advice, care or treatment for any of the following?

<b>1. Heart &amp; Circulation</b>	e.g. Chest pain/Angina; Heart attack; Heart failure; Heart valve defects; Rheumatic fever; High blood pressure (Hypertension); High cholesterol; Heart murmurs; Circulatory problems/disorders; Varicose veins; Deep Vein Thrombosis (DVT) or any other heart or circulatory problems.	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%; text-align: center;">Y</td><td style="width: 50%; text-align: center;">N</td></tr></table>	Y	N
Y	N			
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>		
		<b>Currently receiving treatment</b>		
		<b>Date of last treatment/ hospitalisation</b>		
		Y Y Y Y M M D D		
		Y Y Y Y M M D D		
		<b>Healthcare Provider</b>		
		Name: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		
		Tel: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		
<b>2. Breathing &amp; Respiratory</b>	e.g. Asthma; Difficulty with breathing; Bronchospasm; Tuberculosis (TB); Coughing up blood; Emphysema; Pneumonia; Cystic Fibrosis; Chronic bronchitis; Shortness of breath or any other respiratory problems	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%; text-align: center;">Y</td><td style="width: 50%; text-align: center;">N</td></tr></table>	Y	N
Y	N			
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>		
		<b>Currently receiving treatment</b>		
		<b>Date of last treatment/ hospitalisation</b>		
		Y Y Y Y M M D D		
		Y Y Y Y M M D D		
		<b>Healthcare Provider</b>		
		Name: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		
		Tel: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		
<b>3. Bladder &amp; Kidneys</b>	e.g. Blood in urine; Kidney failure; Polycystic kidneys; Kidney or bladder infections; Kidney removal (Nephrectomy); Kidney stones; Abnormal kidney or urine tests or any other bladder or kidney problems	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%; text-align: center;">Y</td><td style="width: 50%; text-align: center;">N</td></tr></table>	Y	N
Y	N			
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>		
		<b>Currently receiving treatment</b>		
		<b>Date of last treatment/ hospitalisation</b>		
		Y Y Y Y M M D D		
		Y Y Y Y M M D D		
		<b>Healthcare Provider</b>		
		Name: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		
		Tel: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		
<b>4. Reproductive Organs</b>	e.g. Endometriosis; Infertility; Ovarian cysts; Hysterectomy; Abnormal pap smears; Cervix or breast biopsies; Fibroadenosis of the breast; Laparoscopies; Hormone Replacement Therapy (HRT); Prostate infections or surgery; Prostate enlargement or any other reproductive problems	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%; text-align: center;">Y</td><td style="width: 50%; text-align: center;">N</td></tr></table>	Y	N
Y	N			
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>		
		<b>Currently receiving treatment</b>		
		<b>Date of last treatment/ hospitalisation</b>		
		Y Y Y Y M M D D		
		Y Y Y Y M M D D		
		<b>Healthcare Provider</b>		
		Name: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		
		Tel: <table border="1" style="width: 80%; border-collapse: collapse;"></table>		

<b>5. Digestive System</b>	e.g. Duodenal ulcers; Gastric ulcers; Hiatus hernia; Colon problems; Crohn's Disease; Ulcerative Colitis; Gall bladder problems; Pancreas; Liver problems or any other digestive system problems										<input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>6. Ear, Nose &amp; Throat</b>	e.g. Deafness; Ear infections; Sinus problems; Nasal surgery; Throat surgery; Orthodontics; Dental surgery; Speech impairments; Harelip; Cleft palate or any other nose or throat problems										<input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>7. Eyes</b>	e.g. Blindness (partial or full); Eye surgery; Lens implants; Cataracts; Glaucoma; Retinitis Pigmentosa; Retinal detachment; Impaired vision or any other eye or eyesight problems										<input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>8. Endocrine</b>	e.g. Diabetes ("high blood sugar"); Underactive thyroid; Overactive thyroid; Thyroid surgery; Cushing's Syndrome; Addison's Disease; Pituitary gland problems or any other endocrine or glandular problems										<input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>9. Back &amp; Muscles</b>	e.g. Neck or back problems or operations; Recurrent back pain; Osteoporosis; Ankylosing spondylitis; Rheumatoid arthritis; Osteoarthritis; Paget's Disease or any other bone or skeletal disorders										<input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>10. Neurological</b>	e.g. Epilepsy; Stroke/Cerebrovascular accident (CVA); Migraine; Brain injuries; Spinal cord injuries; Paralysis; Cerebral palsy; Multiple Sclerosis; Mental retardation; Narcolepsy; Motor Neuron Disease; Parkinson's Disease; Alzheimer's Disease or any other neurological problems										<input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>11. Psychological</b>	e.g. Depression; Anxiety; Psychosis; Suicide attempts; Bipolar disorders; Manic depression; "Stress"; Schizophrenia; Tourette's Syndrome; Anorexia Nervosa; Received advice, counselling or treatment for alcohol or drug abuse; Attention Deficit Disorder, Bulimia or any other psychological problems										<input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>12. Tumours &amp; Growths</b>	e.g. Benign or malignant growths or lumps or tumours including but not limited to: Melanoma; Lymph gland cancer; Leukaemia and breast cancer or any other tumours, growths and cancers										Y N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>13. Blood &amp; bleeding disorders</b>	e.g., Haemophilia; Christmas factor deficiency; Platelet or any other blood clotting disorders										Y N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>14. Skin</b>	e.g. Eczema; Acne; Dermatomyositis; Pemphigus; Psoriasis; Scleroderma or any other skin disorders										Y N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>15. Sexuality Transmitted Infections (STIs)</b>	e.g. Advice, treatment or counselling for any of the following: HIV/AIDS; Syphilis; Gonorrhoea; Herpes; Genital ulcers; Pelvic Infectious Disease (PID); Genital warts; Hepatitis B or any other STI or disorder										Y N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

<b>16. Pregnancy</b>	Are you or any of your dependants currently pregnant?										Y N	
	If the answer to this question is "Yes", when is the expected date of delivery?										Y Y Y Y M M D D	
	Name of patient <input type="text"/>											

<b>17. Other medical conditions</b>	Do you or any of your nominated dependants have any medical condition not mentioned in the above questions 1 to 16? If "yes", please give details of the conditions in the table below.										Y N		
<b>Patient</b>	<b>Condition/ diagnosis</b>	<b>Medication</b>	<b>Currently receiving treatment</b>	<b>Date of last treatment/ hospitalisation</b>				<b>Healthcare Provider</b>					
				Y	Y	Y	Y	M	M	D	D	Name:	
				Y	Y	Y	Y	M	M	D	D	Tel:	

**18. Avocations (sport, hobbies and pastimes)**

Have you or any of your dependants participated in, currently participate in, or intend to participate in any hazardous activity, hobby or pastime where there is a possible risk of accident or injury?  Y  N

18.1 Big game hunting       18.2 Wrestling, boxing, martial arts       18.3 Ice hockey   
 18.4 Jet skiing, water skiing       18.5 Base jumping       18.6 Competitive cycling   
 18.7 Polo (Equestrian)       18.8 Other activities

If you have answered "Yes" to question 18, please provide the following details:

Avocation	Name of applicant/dependant	Period and level of participation			
		Current	Intends to	Last 3 years	More than 3 years ago

**19. Has a proposal/application for life, health, dread disease, disability or functional impairment assurance ever been declined, deferred or accepted with certain provisions, e.g. a higher premium, or with exclusions?**

19.1 Main Applicant  Y  N      19.2 Dependant(s)  Y  N

19.3 Reasons proposal/application was declined, deferred or accepted with provisions. Please give details of any illnesses/conditions that caused this decision by the Insurer.

Applicant

Dependant

**5. TO BE COMPLETED BY FINANCIAL ADVISER**

Broker House

Financial Adviser's Broker Code

Financial Adviser's Name and Surname

Commission  %

Telephone number (please include country and area code) +

Mobile number (please include country and area code) +

Email address

Signature of Financial Adviser

Date  Y  Y  Y  M  M  D  D

## 6. DECLARATION BY MAIN APPLICANT

1. I, the undersigned, hereby apply to have my nominated dependants sign up for Liberty Health Cover.
2. I understand that this application, together with any supporting documents and the Liberty Health Cover Policy Conditions, form the basis of my contract with the Insurer.
3. Acceptance of risk: It is further agreed and understood that, notwithstanding any statement made to the applicant by any person, cover will not commence and no liability whatsoever will attach to the Insurer as a result of this application, unless and until: express written notice of acceptance is given by the Insurer to the applicant; the applicant has signed and returned such written notice; and, the full premium has been paid and received by the Insurer.
4. Declaration in respect of my living-in partner (if applicable): I confirm that my partner and I are in a committed relationship akin to a marriage based on mutual dependency and a shared household.
5. Liberty Health Cover Policy Conditions and benefits
  - a. I agree that I, and my dependants, will be bound by the Liberty Health Cover Policy Conditions and will abide by them.
  - b. The Insurer shall not be bound in any way by any representations or undertakings made or given by any person save as contained in the Liberty Health Cover Policy Conditions.
6. Exclusions
  - a. I understand that the Insurer may impose exclusions in respect of myself and / or any of my nominated dependants.
  - b. I accept any such exclusion that may be imposed in terms of the Liberty Health Cover Policy Conditions.
7. Banking Details
  - a. I agree to advise the Insurer in writing of any changes to my banking details.
  - b. I understand that failure to do so will result in me being liable for any subsequent banking charges or other costs / losses incurred due to the use of the incorrect banking details.
8. Premiums and any other amounts owed to the Insurer
  - a. I acknowledge that it remains my responsibility to ensure that any amounts due by me to the Insurer are paid to the Insurer.
  - b. I agree that any amounts owing by me as a result of claims debt must be paid to the Insurer.
  - c. I also accept that I will be responsible for any costs associated with the recovery of any debts.
9. Disclosure of information
  - a. I confirm that I have the necessary authorisations to disclose the information that the Insurer may require and provide the necessary authorisations in respect of my nominated dependant(s).
  - b. I confirm that the information provided in this application, and in any other documents submitted in support of this application, is true, correct and complete and that I have not withheld, concealed or misstated any information.
  - c. I furthermore confirm that I understand that my membership will become null and void should the above statement be found to be incorrect and that in such an event, all monies paid in respect of my membership shall be forfeited and that the Insurer shall furthermore be entitled to recover any amounts paid for services rendered from the provider and/or myself.
  - d. I undertake to promptly advise the Insurer of any change in status of health of myself and any of my nominated dependants that occurs prior to the date of registration with the Insurer and acknowledge that the additional information may be subject to underwriting. I acknowledge that not doing so may lead to the Insurer reconsidering the basis of my membership application.
  - e. I indemnify the agents and administrator of Liberty Health Cover against any claim, of whatever nature, which may be made against them as a result of, or arising out of the disclosure of any medical information in fulfilling this agreement.
  - f. I irrevocably authorise any medical practitioner, hospital, medical institution or other person to disclose information about my own, or my nominated dependants' health status to the Insurer or any entity contracted by the Insurer in order to fulfil its functions, duties and obligations in terms of this agreement and I agree that this authorisation shall remain in force after my/their death(s).
  - g. I irrevocably authorise the Insurer to collect, process and share my personal information and that of any nominated dependants(s) with any entity contracted by the Insurer in order to fulfil its functions, duties and obligations in terms of this agreement. I agree that this authorisation shall remain in force after my/their death(s) and understand that this may partially limit my/their right to privacy.
10. Cancellation
  - a. I acknowledge that upon cancellation of my policy, any amounts owing to the Insurer will be deducted from any amounts due to me.
  - b. I understand that according to the Liberty Health Cover Policy Conditions, I may cancel my membership of the Insurer on giving 90 days' written notice and that all rights to benefits cease after the last day of my membership.
  - c. I confirm that I, and all my dependants, will cancel any existing health insurance cover prior to commencement on Liberty Health Cover.
11. Personal contact
  - a. I consent to the use of any of the contact details given in this application to send me information pertaining to my policy (confidential or other).
  - b. I undertake to inform the Insurer of any change of address and contact details. The Insurer shall not be held liable as a result of my neglecting to inform the Insurer of any changes to the aforementioned.
  - c. I consent to my telephone conversations with the Insurer being recorded and forming part of the Insurer's records. I also agree that such records shall remain the sole property of the Insurer.
12. Marketing

In order to keep you updated on activities about Liberty Health Cover (LHC), we would like to communicate, where necessary, via email, SMS or post.

  - a. Do you wish to receive LHC marketing communications?  Y  N
  - b. If yes, how would you like to receive them? Email  Y  N SMS  Y  N Post  Y  N
  - c. I consent to LHC marketing products, services and special offers being sent to me from time to time.  Y  N
  - d. I consent that any Third Party contracted to perform services relating to Liberty Health Cover may contact me from time to time regarding their products, services and special offers.  Y  N

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_

Signature of Main Applicant \_\_\_\_\_  
(Guardian/Parent)