



*More than just insurance. Pacific Cross provides peace of mind.*



# MAJOR MEDICAL INTERNATIONAL PLAN 2018

Injury & illness are never by choice  
Your health insurance can be !

# INTRODUCTION & BENEFITS SCHEDULE

International Major Medical Plan is a broad benefit Inpatient only plan with a yearly deductible. A plan designed to provide cover in the event of a medical condition that requires hospitalization or emergency medical treatment.

## Schedule of Benefits (in US\$)

<b>Maximum Benefit For Any One Disability and Sequelae</b> (Covers normal, usual and customary charges for:)	<b>US\$250,000</b> <b>(US\$1,000,000 option)</b>
<b>Deductible (per person per year)</b>	<b>US\$1,000</b> <b>(US\$2,500 &amp; US\$5,000 option)</b>
<b>Inpatient Benefits</b>	
<b>Room and Board</b>	<b>Semi-Private up to US\$350 per day</b> <b>(Option to increase up to US\$1,000 per day)</b> <b>(Private in Indonesia, Malaysia, Philippines &amp; Thailand)</b>
<b>Parent Accommodation</b> An extra bed in the same room for a parent accompanying an insured child under 12 years old	<b>100%</b>
<b>Intensive Care Unit , Coronary Care Unit and Operating Room</b>	<b>100%</b>
<b>Surgeon's Fee</b> Includes pre-surgical assessment and normal post-surgical care for each operation as per Surgical Schedule up to	<b>US\$ 30,000</b> <b>(US\$50,000 option)</b>
<b>Anaesthetist's Fee</b>	<b>35% of eligible Surgeon's Fee</b>
<b>Miscellaneous Inpatient Charges</b> For required diagnostic laboratory tests, x-rays, prescribed medicines; Professional Fees; blood and plasma; wheel chair rentals; outpatient surgery; surgical appliances and devices; and intra-operative standard prosthetics (as approved by the Company)	<b>100%</b>
<b>Organ Transplant</b> Fees for kidney, heart, lung, liver or bone marrow transplants (up to 50% for donor and the remaining percentages for recipient, at the option of the Insured Person) to a total of This benefit is a lump sum maximum per organ and no other policy benefits are payable in respect of Organ Transplant	<b>US\$100,000</b>
<b>HIV / AIDS</b> Coverage will apply when HIV and/or its related illnesses present for the first time after 5 years continuous coverage under the Policy and any renewal thereof, with lifetime limit of	<b>US\$100,000</b>
<b>Hospital Cash Benefit</b> For inpatient treatment received without charge for up to 15 nights	<b>US\$100 per night</b>
<b>Home Nursing</b> Immediately after a hospital confinement and certified to be medically necessary by the attending physician for up to 30 days	<b>100%</b>
<b>Rehabilitation</b> When certified necessary by the attending physician for up to 45 days of inpatient, day case or outpatient treatment starting within 14 days immediately after the hospitalization	<b>100%</b>
<b>Oncology</b> Radiotherapy and chemotherapy (by way of infusion and injection) received as inpatient, day case or outpatient treatment	<b>100%</b>
<b>Hospice Care</b> For terminal illnesses with lifetime limit of	<b>US\$10,000</b>
<b>Psychiatric and Mental Disorders</b> Hospital charges with lifetime limit of	<b>US\$5,000</b>
<b>Follow-up Care</b> For up to 90 days of normal care immediately after hospitalization. Outpatient physician and physiotherapist when certified medically necessary by the attending physician; and, for required diagnostic laboratory tests, x-rays and prescribed medicines	<b>US\$2,500</b>
<b>Emergency Benefits</b>	
<b>Emergency Room Treatment</b>	<b>100%</b>
<b>Accidental Damage to Teeth</b> Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth	<b>100%</b>
<b>Emergency Local Ambulance Service</b>	<b>100%</b>
<b>24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service</b> Additional Travel Expenses (following Evacuation) One economy class airline ticket to return an Insured Person to the country of residence	<b>Included</b>
<b>Repatriation of Mortal Remains</b> Covers costs for repatriation of mortal remains of the Insured Person to home country or country of residence	<b>100%</b>

Note: "100%" herein means full reimbursement of the normal, usual and customary charges in accordance with the eligible room type or other localized circumstances or customs.

# INTRODUCTION & BENEFITS SCHEDULE

## Additional Benefits

(Covers normal, usual and customary charges for eligible expenses:)

### Dental Benefit

80% reimbursement up to an annual limit of

US\$2,000

### Personal Accident Benefit

Covers loss of life, loss of one or both hands or feet, loss of vision in one or both eyes, or permanent and total disability caused directly and solely by an accident.

(Maximum benefit is US\$100,000 after age 65 and coverage is terminated after age 80. Child benefit limits are US\$10,000 to US\$50,000)

US\$100,000 to US\$500,000

### Travel Benefit

Covers the following eligible expenses worldwide when travelling outside your country of residence on trips lasting up to 90 days:

#### Emergency Medical Expenses - Covers illness or injury including

“Emergency Evacuation” - (up to US\$25,000) with a maximum of US\$300 per day for hospital room and board if the hospital expense is on per diem basis, a daily reimbursement of all charges inclusive of room and board and professional services is limited to US\$1,000 if no detailed breakdown of charges is provided; and

“Get You Home Benefit” - covers the additional cost of your own travel and accommodation necessarily incurred as a result of a covered disability to get you back home.

US\$35,000

#### Baggage & Travel Documents

Covers loss and damage of baggage and personal items including laptop computer; and loss of travel documents up to

US\$750

#### Baggage Delay

Covers purchase of essential clothing and toiletries if your checked baggage is delayed on arrival at your destination for over 12 hours up to

US\$125

#### Personal Money

Covers theft, burglary and robbery of cash, bank notes and travellers checks up to

US\$500

#### Hospital Cash Income

Pays US\$50 per day for each day you are hospitalized over 24 hours up to

US\$600

#### Travel Delay

Covers transportation expenses incurred as a direct consequence of travel delay resulting from serious weather conditions, natural disasters (earthquake, flood, hurricane, tornado, tsunami, etc.), industrial action, hijack, mechanical derangement if an Insured Person has to re-route his trip due to cancellation of a prior confirmed booking; or “Cash Allowance” - pays US\$25 for each full 6 hours delay up to a maximum of US\$100

US\$650

#### Curtailement of Trip & Cancellation Charges

Covers irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members or close business partner or travel companion of the Insured Person, witness summons, jury service, compulsory quarantine; natural disasters at the planned destination or complete destruction of the Insured Person’s principal residence.

US\$2,500

#### Optional Rental Car Protection

Covers loss and damage which occurs to a rental car result directly from fire, theft, collision or vandalism. Deductible: US\$500.

US\$10,000

## Discount Options

(Not applicable to Additional Benefits and subject to US\$200 minimum per Insured Person)

### Increase Deductible

US\$2,500 (you pay the first US\$2,500 of eligible expenses)

25% Discount

### Increase Deductible

US\$5,000 (you pay the first US\$5,000 of eligible expenses)

35% Discount

### Treatment Area Limit (TAL)

When selected by the policyholder in respect of the policy provides coverage in Hong Kong (SAR), Japan, North America and Singapore provided the Insured Person has not been travelling to these locations for more than 30 accumulated days in one policy year. The coverage is for inpatient treatment in the event of an emergency resulting from an accident and/or the onset of an acute disability which the Insured Person had not suffered from or had been symptomatic prior to travelling.

25% Discount

## Group Discount

(Not applicable to Additional Benefits)

5+ persons

10% Discount

21+ persons

20% Discount

## PREMIUM TABLES & KEY FEATURES

Premium for Major Plan (in US\$)																
Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
Worldwide	784	784	980	1,083	1,182	1,289	1,399	1,504	1,749	1,874	2,629	3,979	5,414	7,052	9,851	13,774
TAL*	588	588	735	812	887	967	1,049	1,128	1,312	1,406	1,972	2,984	4,061	5,289	7,388	10,331

\*TAL option (Treatment Area Limit) is available to residents in Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Taiwan, Thailand, and Vietnam. TAL limits coverage in Hong Kong (SAR), Japan, North America and Singapore to Emergency Inpatient cover for accumulated 30 days per policy year (For full details please refer to Policy Wording).

Residents in the E.U. Countries, U.K. and Switzerland (15% loading to Worldwide Premium).  
Residents in Hong Kong (20% loading to Worldwide Premium).  
Geographical loading for North American residents is available on request.

\*\*Medical Examination Requirement. Applicants over the age of 65 must at their own expense have a Company approved physician submit a completed Physician Examination Report directly to the Company.

### Medical Second Opinion

There are times when a second medical opinion is better than relying on one. A Medical Second Opinion is available for eligible medical conditions and accidents and will assess whether the original treatment is in line with state-of-the-art medicine and meets your needs. With this second opinion, you can see more clearly and take serious and far-reaching decisions on the basis of the best information.

Premium for Additional Benefits (in US\$)																
Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
US\$1,000,000 Benefit	275	275	275	275	275	275	275	275	275	275	275	412	412	Not available		
Room & Board (per \$50 increase)	36	36	36	36	36	36	36	46	46	46	59	59	75	75	98	98
Surgeon's Fee	62	62	75	83	90	96	101	109	119	126	139	209	283	394	548	761
Dental	317	633	633	633	633	633	633	633	633	633	633	633	633	633	633	633
Travel	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85
Rental Car Protection	Not available		83 (Age 23 to 75)											Not available		
Personal Accident	Class 1 Occupation - US\$1 per 1,000 Class 2 Occupation - US\$1.25 per 1,000														Not available	

### Key Features

- Free Choice of doctors and hospitals.
- Guaranteed renewability regardless of age, medical condition or location.
- Flexible geographic cover.
- Free coverage for recreational sports.
- Direct payment to hospitals and 24-hour Worldwide Emergency Assistance.
- Consideration of declared pre-existing conditions.

*This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.*

If you have any questions relating to this application, please forward them to Pacific Cross Insurance Company Limited care of our third party administrator, International Administrators Limited in the manner set out below and at the address set out below:

Pacific Cross Insurance Company Limited  
c/o International Administrators Limited  
11/F, O.T.B. Building  
160 Gloucester Road  
Wanchai, Hong Kong, SAR  
Tel: (852) 2573-2278, (852) 2573-2535  
Fax: (852) 2573-2917  
E-mail: [inquiry@pacificcross.com](mailto:inquiry@pacificcross.com)  
Website: <http://www.pacificcross.com>

## • GENERAL INFORMATION •

### Dental Benefits

A completed Oral Examination Report must be submitted with the first dental claim. All conditions requiring treatment as of the first dental visit are deemed to be pre-existing conditions.

### Exclusions

Medical plans do not cover care, treatment, services or supplies for:

- Pre-existing conditions not declared to and accepted by the Company;
- Which the Insured Person is entitled to indemnity from a third party or other benefit plan;
- Birth control; treatment of impotence or infertility (including artificial insemination, in-vitro fertilization, embryo transfer); sterilization reversal or elective abortion;
- Congenital conditions and genetic deformities or diseases;
- Weight treatment and management or bariatric surgery;
- Developmental abnormalities;
- Persistent Vegetative State or permanent neurological damage;
- Custodial Care, home care or services, routine medical check-ups, or any treatments considered unnecessary by the Company, vaccinations, counselling, hearing tests, refractive defects of the eye, corrective eye surgery for refractive error, corrective devices, or dental treatment unless covered under the optional benefits cover of this policy for vision, dental, or medical check-up;
- Disability resulting from war or any act thereof, service in the military, naval or air force, riot, civil commotion;
- Hazardous or professional sports unless declared to and accepted by the Company;
- Intentionally self-inflicted injury, suicide, abuse of alcohol, drug addiction or venereal diseases;
- Cosmetic or reconstructive surgery except otherwise mentioned in the policy document;
- Prosthesis, orthotic devices, corrective devices and medical appliances not required for a surgical operation;
- AIDS, AIDS Related Complex, or Human Immunodeficiency Virus (HIV) and/or related illnesses which manifest at any timewithin five years from the Insured Person's effective date; and
- Expenses incurred for provision of medical documentation required by the Company.

### Child Coverage

A child or children cannot be covered alone under an insurance policy. Parents or guardians must be included in order for a child/children to be insured.

### 14-Day Free Look

You may return your policy within fourteen days after receipt for a full refund of the premiums paid.

### Geographical Loading

Applies to the Medical Plan (& options) premium for residents to cover the high cost of medical care in that particular area.

### Occupational Class

Personal Accident cover is based on the hazard class associated with an occupation and its duties. Class 1: very light hazards; Class 2: light hazards; Class 3: non-hazardous manual labor; and, Class 4: hazardous occupations. Class 3's are quoted on request and Class 4's have no cover.

### Pre-existing Condition

Any Disability which existed before the policy effective date in respect of an Insured Person, which presented signs and symptoms of which the Insured Person was aware or should reasonably have been aware.

### Premiums

Are based on the Insured Person's age on the first day of the policy year; the rate table in effect on the premium due date; and, residence, family status, payment mode and other factors which affect the cost of insurance. Premiums may be revised based on claims experience or other criteria which the Company, at its sole discretion, may determine. Policies renew automatically upon payment of renewal premium.

### Community Rated Premiums

Community Rated Premiums (CR Premiums) are now available for all Pacific Cross Insurance policies. Clients can opt for CR Premiums at the time of application or renewal. A CR Premium loading will be placed on the policy upon selecting this option. For more details visit our website or contact us.

### Treatment Area Limit

Does not apply to inpatient expenses incurred for emergency treatment of injury or acute illness which occurs wholly after the start of travel for up to 30 days of travel to the affected areas in any one policy year.

### Waiting Period

Benefits are not paid for sickness during the first 30 days of coverage. Benefits for injuries due to covered accidents occurring wholly after the effective date are covered immediately.

## MEDICAL INSURANCE APPLICATION

Name of Policyholder (Family /First/Middle) \_\_\_\_\_

Address \_\_\_\_\_ Phone Home \_\_\_\_\_

\_\_\_\_\_ Office \_\_\_\_\_

\_\_\_\_\_ Mobile \_\_\_\_\_

E-mail \_\_\_\_\_ Fax \_\_\_\_\_

INSURED PERSON'S DETAILS	Insured Person #1	Insured Person #2	Insured Person #3	Insured Person #4
Family Name				
First & Middle Name				
Date of Birth (MM/DD/YY)	____/____/____	____/____/____	____/____/____	____/____/____
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Relationship to Policyholder				
Occupation and Duties				
Height	____ Cm / ____ Ft ____ In	____ Cm / ____ Ft ____ In	____ Cm / ____ Ft ____ In	____ Cm / ____ Ft ____ In
Weight	____ Kg / ____ Lb	____ Kg / ____ Lb	____ Kg / ____ Lb	____ Kg / ____ Lb
Passport or Government I.D. No.				
Country of Citizenship				
Country of Residence				
Email for HealthCare 365				
Community Rated Premiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### PLAN SELECTION

Major Medical (US\$250,000)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Upgrade (US\$1,000,000)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ADDITIONAL BENEFITS	Insured Person #1	Insured Person #2	Insured Person #3	Insured Person #4
<input type="checkbox"/> Room & Board (Option) \$ _____	<input type="checkbox"/> Room & Board (Option) \$ _____	<input type="checkbox"/> Room & Board (Option) \$ _____	<input type="checkbox"/> Room & Board (Option) \$ _____	<input type="checkbox"/> Room & Board (Option) \$ _____
<input type="checkbox"/> Surgeon's Fee <input type="checkbox"/> Dental	<input type="checkbox"/> Surgeon's Fee <input type="checkbox"/> Dental	<input type="checkbox"/> Surgeon's Fee <input type="checkbox"/> Dental	<input type="checkbox"/> Surgeon's Fee <input type="checkbox"/> Dental	<input type="checkbox"/> Surgeon's Fee <input type="checkbox"/> Dental
<input type="checkbox"/> Travel <input type="checkbox"/> Rental Car Protection	<input type="checkbox"/> Travel <input type="checkbox"/> Rental Car Protection	<input type="checkbox"/> Travel <input type="checkbox"/> Rental Car Protection	<input type="checkbox"/> Travel <input type="checkbox"/> Rental Car Protection	<input type="checkbox"/> Travel <input type="checkbox"/> Rental Car Protection

Personal Accident Benefit <small>P.A Sum Insured (in US\$10,000's)</small>	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
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Beneficiary Designation				
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Relationship to Insured Person				
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### DISCOUNT OPTIONS

Treatment Area Limit (TAL)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deductible US\$2,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deductible US\$5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### PAYMENT METHOD

US Dollar (US\$) payment can be made by:

- CHECK payable to **PACIFIC CROSS INSURANCE COMPANY LIMITED**
- TELEGRAPHIC TRANSFER to the bank account as noted below, or
- CREDIT CARD using the Payment Authorization Form below.

**Telegraphic Transfer Information**

Beneficiary Bank: Industrial and Commercial Bank of China (USA) NA  
202 Canal Street  
New York, NY 10013 USA  
ABA No: 026010948  
Swift: ICBKUS3N

Beneficiary Account Name: Pacific Cross Insurance Company Limited  
Beneficiary Account Number: 62332

**Credit Card Payment Authorization Form**

Credit Card:  VISA/MasterCard  American Express

Name of Cardholder: \_\_\_\_\_ Credit Card Account No.: \_\_\_\_\_

Relationship to Policyholder: \_\_\_\_\_ Expiry Date (Month/Year): \_\_\_\_\_ / \_\_\_\_\_

Until further notice (one month advanced written notice is required to terminate this payment instruction), I authorize **PACIFIC CROSS INSURANCE COMPANY LIMITED** to charge the premium including installment payments for this insurance policy to my credit card account.

Signature of Cardholder: \_\_\_\_\_ Date (MM/DD/YY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### PAYMENT OPTIONS

ANNUAL or  SEMI-ANNUAL (52% of annual) PREMIUM DUE:

Preferred Effective Date (MM/DD/YY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

## • MEDICAL QUESTIONS •

■ Kindly provide information on your medical history. All information provided is kept in the strictest confidentiality. Your complete and accurate responses will assist us to properly underwrite your policy. Each person to be included in the policy is required to complete the below questions. (Parents are required to complete and sign on behalf of children).

1. a) Are you currently covered by any medical insurance policy? (if "Yes", please provide us with a copy of the policy and benefits schedule)
- b) Has any medical or life application been declined, rated or restricted? (if "Yes", please explain)
- c) Has any medical or life policy been cancelled, withdrawn, rated or restricted (if "Yes", please explain)
2. At any time prior to the application, have you ever had symptoms of or been diagnosed, investigated or treated for any of the following: (underline the specific item and explain in the space provided below)
  - a) speech defect, paralysis, hearing loss, physical defect, infirmity, congenital illness, genetic deformity or disease or chronic condition?
  - b) asthma, respiratory or allergic condition or disorder of the eyes, ears, nose or throat?
  - c) psychiatric or mental disorder, fainting, blackout, mood change, drug/alcohol addiction, seizure or fit?
  - d) hypertension, high/low blood pressure, chest pain, cholesterol problem, dizziness, heart or circulatory disorder?
  - e) kidney stone, venereal disease, or disorder of the bladder, prostate, kidney or genito-urinary tract?
  - f) hepatitis, ulcer, hemorrhoid, colitis or stomach, gall bladder, liver or bowel disorder?
  - g) sciatica, back pain, joint pain or rheumatic, arthritic, muscle, joint or bone disease or disorder?
  - h) blood abnormality or blood vessel disorder?
  - i) HIV, AIDS, AIDS Related Complex, or any indication of blood or immune system disorder?
  - j) cancer, tumor or cyst?
  - k) skin disorder?
  - l) diabetes mellitus, glandular or hormonal disorder?
  - m) rheumatic fever, gout, malaria or hernia of any kind?
  - n) gynecological disorder or disease or complication associated with pregnancy?
  - o) are you pregnant now? (for female only)
  - p) any other ailment, impairment, or injury?
3. Are you currently undergoing any investigations or taking any medications or receiving any form of treatment recommended or prescribed? (list with dosage)
4. Have you been a patient in a hospital or sanitarium for surgery, observation or treatment in the last 5 years?
5. Have you ever smoked or otherwise used tobacco? (if "Yes", please advise the consumption (pack) and duration of tobacco use)

#1		#2		#3		#4	
YES	NO	YES	NO	YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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■ If you answered "Yes" to any of the above questions 1 to 5, please give complete details including medical history, diagnosis, nature/date of care and treatment received, date of last consultation and related medical reports, etc. (If the space provided is insufficient, please use a separate sheet for each Insured Person)

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■ Kindly provide name and contact details of the personal physician or doctor for each Insured Person

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**Declaration**

I hereby apply for a policy to be based on the above statements and declare that, to the best of my knowledge and belief, all answers to the foregoing questions are correctly and accurately recorded, and that they are full, complete and true.

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company or other organization, institution or person, that has any records or knowledge of me or my health, to give to **PACIFIC CROSS INSURANCE COMPANY LIMITED** any such information. A photostat copy of this authorization shall be as valid as the original.

I further authorize the Company to provide my personal data including but not limited to health and details of the claims incurred to reinsurance companies with whom the Company has or proposes to have dealings or to any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business.

I hereby declare and agree that the Policyholder shall have the authority to deal with, receive or request for information from the Company concerning the Insured Person(s) in relation to any claims or matters arising from the policy issued pursuant to this application. I further agree that payment of any benefits hereunder to the Policyholder or Insured Person(s) in relation to all claims shall constitute a full discharge on the part of the Company in relation to such claims.

**Signature:**

**Insured Person #1** \_\_\_\_\_

Date (MM/DD/YY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Insured Person #2** \_\_\_\_\_

Date (MM/DD/YY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Insured Person #3** \_\_\_\_\_

Date (MM/DD/YY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Insured Person #4** \_\_\_\_\_

Date (MM/DD/YY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Policyholder:** \_\_\_\_\_

Date (MM/DD/YY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Broker:** \_\_\_\_\_