Application Form

Moratorium Underwriting

MyHEALTH Individual Medical Plans

Download our Easy Claim mobile app
for quicker claims reimbursement!

april-international.com

Liberty Insurance

april International
INSURANCE MADE EASY

YOUR APPLICATION, STEP BY STEP.

This is your application form. Complete it, sign it, send it.

An underwriting offer will be provided in **3 working days or less.**

ONCE OUR OFFER HAS BEEN ACCEPTED, IN 5 WORKING DAYS, YOU WILL RECEIVE:

- ☑ Your full member's pack (by email)
  This includes relevant documentation such as claim forms, instructions, terms and conditions, and benefit schedules.
- ☑ You will be able to download your member card containing emergency contact numbers for requesting assistance services or before admission to hospital on our Easy Claim app.

1. YOUR DETAILS

IMPORTANT NOTICE

Statement pursuant to Section 25 (5) Cap. 142 of the Insurance Act or any subsequent amendments thereof – You are to disclose in this proposal form fully and faithfully all the facts which you know or ought to know about the risk that is being proposed, otherwise the policy issued hereunder may be void.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Liberty Insurance or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days notice in writing.

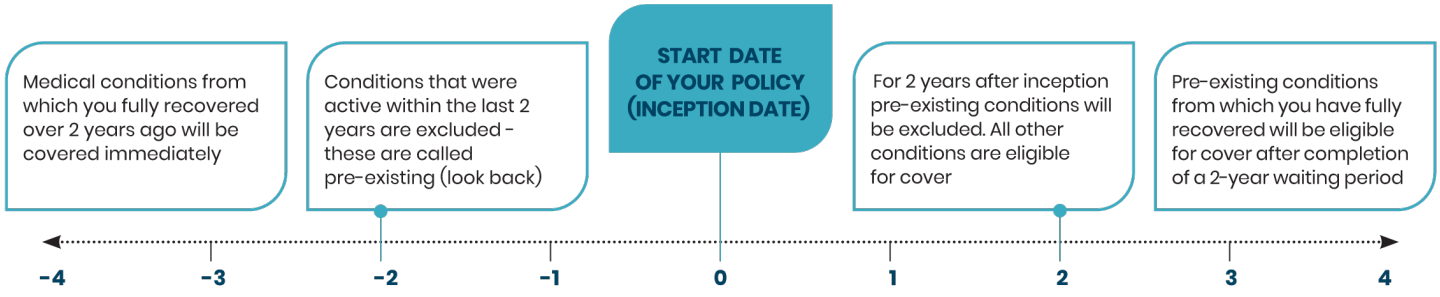
DECLARATION FOR PRODUCT SUMMARY	
Name of Applicant :	
I/We, the Applicant, acknowledge that the Insurance Intermediary has given me/us a copy of the any relevant sales/marketing materials including a Brochure, Benefits Schedule and Policy Terms and Conditions and the contents of which have been explained to my/our satisfaction.	
SIGNATURE OF APPLICANT (for and on behalf of all insured persons)	**SIGNATURE OF INSURANCE INTERMEDIARY**
	Name of Insurance Intermediary:
Date:	Date:

MORATORIUM UNDERWRITING

Members aged 45 and below at the time of the application are eligible for moratorium underwriting.

Moratorium Underwriting means that you will not be covered for any pre-existing medical conditions. However after two years of continuous cover, pre-existing medical conditions may become eligible for cover (unless the condition or benefit is specifically excluded under the Plan) only if, at the first time of receiving treatment, you or your dependent has not:

- suffered any symptoms
- consulted any medical practitioner for check-ups/monitoring of a condition, follow up examinations, medical treatment or advice
- been prescribed or taken medicine, including over the counter drugs, special diets, injections or physiotherapy



Certain pre-existing conditions will never be covered under our moratorium policy, these include but are not limited to disabilities and chronic and incurable conditions such as diabetes, chronic hypertension (raised blood pressure), hyperlipidaemia (raised cholesterol levels), ischemic heart disease, cancer, thyroid disease, and auto-immune disorders.

A 5% premium loading will be applied on all moratorium policies.

1. YOUR DETAILS - CONTINUED

APPLICANT'S DETAILS

Family Name:

First Name(s):

Date of Birth: DD / MM / YYYY Gender: Male ◯ Female ◯

Height (cm): Weight(kg):

Occupation:
(Specify nature of duties)

Smoker: Yes ◯ No ◯ Marital Status:

Nationality: ID/Passport No. :

Residential Address:

Postal Code: Country:

Usual Country
of Residence:

If you wish to use a different mailing address please advise us

Tel.: Mobile:

Email:

Important : this email will be used for sending your policy documents and claims-related communication which may include sensitive medical information.

FAMILY MEMBERS TO BE INSURED

	SPOUSE/PARTNER	CHILD 1	CHILD 2	CHILD 3
		Unmarried children proposed for insurance must be aged 18 or under. Unmarried children over 18 in full-time education can be covered up to 23 years old.		
Family Name				
First Name(s)				
Date of Birth	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Gender	Male ◯ Female ◯	Male ◯ Female ◯	Male ◯ Female ◯	Male ◯ Female ◯
Marital Status				
Nationality				
Smoker	Yes ◯ No ◯	Yes ◯ No ◯	Yes ◯ No ◯	Yes ◯ No ◯
ID/Passport No.				
Occupation (Specify nature of duties)				
Height & Weight	cm kg	cm kg	cm kg	cm kg

2. YOUR COVER

Step 1

Select your Cover

The following modules form the base of your policy. Each member has the flexibility to select the cover they want.

If dependants will have the same cover as the Applicant, please tick here ◯ and complete cover options for the Applicant only.

MODULES	APPLICANT	SPOUSE/PARTNER	CHILD 1	CHILD 2	CHILD 3
Hospital & Surgery	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite
	◯ Free choice of provider ◉ Specified Providers only	◯ Free choice of provider ◯ Specified Providers only	◯ Free choice of provider ◯ Specified Providers only	◯ Free choice of provider ◯ Specified Providers only	◯ Free choice of provider ◯ Specified Providers only
	• The Specified Inpatient Providers list is available at http://healthbyapril.com/specified-hospitals				
Annual Deductible	◯ Nil ◯ SGD 2,000 ◯ SGD 5,000 ◯ SGD 10,000	◯ Nil ◯ SGD 2,000 ◯ SGD 5,000 ◯ SGD 10,000	◯ Nil ◯ SGD 2,000 ◯ SGD 5,000 ◯ SGD 10,000	◯ Nil ◯ SGD 2,000 ◯ SGD 5,000 ◯ SGD 10,000	◯ Nil ◯ SGD 2,000 ◯ SGD 5,000 ◯ SGD 10,000
	• Your selected deductible applies to the Hospital and Surgery module only.				
Area of Cover	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide
	• The area of cover chosen will apply to all modules selected. • Services rendered outside of the area of cover are covered up to SG$150,000 for Essential, SG$200,000 for Extensive and SG$250,000 for Elite per period of insurance, only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip in the USA. • Please refer to clause 4 of the Policy Terms and Conditions.				

Step 2

SELECT ANY OPTIONAL MODULES THAT YOU WISH

The following modules are optional. Each member has the flexibility to select the cover they want.

If dependants will have the same cover as the Applicant, please tick here ◯ and complete cover options for the Applicant only.

Outpatient	Essential with ◯ nil coinsurance ◯ 20% coinsurance	Essential with ◯ nil coinsurance ◯ 20% coinsurance	Essential with ◯ nil coinsurance ◯ 20% coinsurance	Essential with ◯ nil coinsurance ◯ 20% coinsurance	Essential with ◯ nil coinsurance ◯ 20% coinsurance
	Extensive with ◯ nil coinsurance ◯ 20% coinsurance	Extensive with ◯ nil coinsurance ◯ 20% coinsurance	Extensive with ◯ nil coinsurance ◯ 20% coinsurance	Extensive with ◯ nil coinsurance ◯ 20% coinsurance	Extensive with ◯ nil coinsurance ◯ 20% coinsurance
	Elite with ◯ nil coinsurance ◯ 20% coinsurance	Elite with ◯ nil coinsurance ◯ 20% coinsurance	Elite with ◯ nil coinsurance ◯ 20% coinsurance	Elite with ◯ nil coinsurance ◯ 20% coinsurance	Elite with ◯ nil coinsurance ◯ 20% coinsurance
	• The 20% coinsurance is waived within our Panel Network				
Dental and/or Optical Optical included with Elite plan only	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite
Maternity	◯ SGD 7,000 ◯ SGD 13,500 ◯ SGD 20,000	◯ SGD 7,000 ◯ SGD 13,500 ◯ SGD 20,000	◯ SGD 7,000 ◯ SGD 13,500 ◯ SGD 20,000	◯ SGD 7,000 ◯ SGD 13,500 ◯ SGD 20,000	◯ SGD 7,000 ◯ SGD 13,500 ◯ SGD 20,000
	• **Important:** Available to women between 19 to 45 years of age who have selected at minimum an Extensive or Elite Hospital and Surgery on a NIL deductible basis, plus an optional Outpatient module.				

3. ADDITIONAL INFORMATION

Please enter the following details about the usual/family doctor for each person to be insured. If you do not have a usual/family doctor, please provide the names, addresses and contact information of medical providers you and your family members to be insured have seen in the last 3 years. Use a separate sheet if necessary. If you have never seen a doctor in the past 3 years, please indicate that below.	
Name	
Address	
Telephone	
Email	

COMMENCEMENT DATE
We cannot backdate cover to a date earlier than the date you accept our final offer.

○ On Acceptance ○ Another Date : DD / MM / YYYY

INTERMEDIARY ACCESS
By choosing to give any access to your intermediary, you declare that you have obtained consent from all the members.

I/We would like our insurance intermediary to have access to my/our policy details and claims transactions through their online account at **https://members.april-international.com**.			Yes ○ No ○
I/We authorise APRIL to discuss and/or share claims and medical information with my/our insurance intermediary.			Yes ○ No ○
Intermediary Name		Intermediary Code	
Company Name		Telephone	
Email			

CLAIM REIMBURSEMENT
Please provide your banking details for claim reimbursement.

Bank Name			
Bank Address			
A/C Name		A/C No.	
Currency	○ SGD ○ USD ○ EUR ○ GBP		For all other currencies, please check with APRIL Singapore. For international transfers to a foreign bank, note that your bank may charge you fees for each transaction which will be your responsibility to bear.
The following information must be provided for bank accounts outside of Singapore:			
Sort Code		BIC (Swift) Code	
Corresponding Bank Details (if applicable)			

4. PAYMENT METHODS

BANK TRANSFER | FULL PAYMENT ONLY

Relating to payment for Singapore-related risks policies:

Beneficiary Bank		
Beneficiary Name:	Liberty Insurance Pte Ltd.	
Beneficiary Address:	One Raffles Quay, #25-01 North Tower, Singapore 048583	
Bank Name:	UOB	
Bank Address:	80 Raffles Place, #29-03 UOB Plaza 1, Singapore 048624	
Bank Code:	7375	
Branch Code:	001	
Swift Code:	UOVBSGSG	
Currency:	SGD	USD
Bank Account No:	4513142581	4519142885

1. All bank charges will be borne by the remitter.
2. Please indicate your Policy Number as a payment detail to your bank.
3. Please email ops.sg@april.com the bank remittance advice or instruction slip with your Policy Number for our accounting records and to issue an Official Receipt.

GIRO | QUARTERLY PAYMENT

Please complete the Interbank GIRO form and submit together with the Application Form

CORPORATE PAYNOW

Scan the PayNow QR code with your Bank app or enter the following UEN in your bank app.
Paynow UEN: 199002791D581
Entity Name: Liberty Insurance Pte Ltd
Please indicate quote no. for new business; policy no. for renewal.

CREDIT CARD | FULL PAYMENT, INSTALMENT PAYMENT PLAN, RECURRING PAYMENT

FULL PAYMENT	INSTALMENT PAYMENT PLAN[1]	RECURRING PAYMENT[2]
(MasterCard, VISA, AMEX)	(DBS, POSB, UOB, AMEX)	(MasterCard, VISA, AMEX)
		Quarterly Payment

[1] If you choose Instalment Payment Plan, the full amount will be charged to your credit card and applied against your credit limit. By choosing this option, you agree to make instalment payments directly to the respective bank/credit card company according to the agreed upon plan.

Important Notice for Semi-Annual & Quarterly Payments: This policy is issued on an annual basis. By opting to pay in instalments, you acknowledge liability for the full annual premium. The payment frequency cannot be changed during the policy year, only at renewal provided you notify us in writing. The credit card you authorize below must remain valid for the entire duration of the policy and be active at the time instalment premiums are due, as it will be used to automatically collect these payments. If your credit card is lost or stolen, please notify us immediately to update your payment method and avoid disruption to your policy.

1. Upon opting for credit card payment, you will receive a **unique payment link** via email. This link will be valid for 14 days from link issuance date.
2. Once you receive the email and upon clicking on the link, you will be directed to 2C2P, our authorized third-party secure payment gateway.
3. **Enter your credit card details** as prompted.
4. Following a successful transaction, you will receive a **confirmation email** for your records.

The payment link will be sent to the email address you have provided in your policy application. Ensure this information is accurate to receive your payment link promptly.

DECLARATION & AUTHORISATION STATEMENT

[2] **Authorisation:** I hereby authorise and request Liberty Insurance Pte Ltd to debit any unpaid premiums and subsequent renewal premiums from my MasterCard/VISA/AMEX Account in accordance with the payment plan chosen by me without further consent. This authorization should be valid through the duration of my policy including any renewal periods, until I provide written notice of cancellation. I can cancel this authorisation by contacting hkpremium@april.com.

Notes: The liability of the Company (Liberty Insurance Pte Ltd) commences only when the proposal/renewal has been accepted by the Company and premium successfully deducted. Acceptance of premium does not constitute acceptance of liability

5. ACKNOWLEDGEMENT & PERSONAL DATA PROTECTION ACT (PDPA)

PERSONAL DATA PROTECTION STATEMENT

I give consent to Liberty Insurance Pte Ltd and third-parties including related entities, employees, agents, contractors & service-providers (collectively, "Appointees") to collect, use and disclose all personal data relating to myself or other individuals that I have furnished via any means in the past, present & in the future, for one or more of the purposes described in **Liberty Insurance Data Protection Policy**, including but not limited to considering whether to provide insurance, carrying out due diligence, pricing, administering and servicing policies, communications, renewals, reinsurance, collections, claims, accounting, audit, legal, compliance, research, analysis, information-sharing, surveys, data storage & backups. I have read and agreed to the full Policy If there is any personal data relating not to myself but to other individuals that I have furnished via any means in the past, present & in the future, I warrant that I have obtained prior consent from these data subjects (or if they are lacking in legal capacity, from their legal representatives, guardians or parents as the case may be) for Liberty Insurance Pte Ltd and its Appointees to collect, use and disclose their personal data for the abovementioned purposes and on the same terms herewith. I warrant that all personal data I have provided are accurate and complete, and I shall inform Liberty of any changes to the personal data to my knowledge as soon as practicable.

DECLARATION BY APPLICANT

I/We do hereby declare and warrant that:

1. I/We hereby confirm this declaration is correct and consent to disclose personal data to APRIL and the insurer.

2. If the product selected is different from the product recommended by my/our intermediary, I/we understand and acknowledge that my/our selection does not meet my/our objectives or needs indicated in the Fact-Find form. I/We confirm that I/we have made my own independent decision in applying for the product selected with the premium information and key product features informed by APRIL or my intermediary. I confirm that the relevant insurance product features are suitable for my current medical protection needs and the premiums are affordable.

3. I/We and my dependents have read, understand, and consent to **Liberty Insurance Data Protection** and **APRIL Singapore Privacy Notice**, and if my dependents are minors, I am providing such consent as parent or legal guardian of such minors.

4. I/We (and my dependents where applicable) have read, understand, and agree to the **Brochure**, **Policy Terms and Conditions**, **Benefits Schedule**, **Statements & Authorizations**.

I declare that the statements contained in this application form are correctly recorded, and that they are full, complete and true. I further declare that I have not withheld any material fact and that except as declared herein. I will notify APRIL Singapore immediately if after signing this application and before a policy is issued if I become aware of material facts not disclosed in this form, or if the health of any person to be insured changes such that any answer on this form is not full complete, and true. If a policy is issued to me, this proposal and the statements made herein shall form the basis of the policy between me/us and Liberty Insurance Pte Ltd. In the event that the provided information is not true or complete, I understand and further agree that the premium could be changed; the insurance contract could be declared void; or the insurance company is entitled to deny its responsibility for any material misrepresentation of non-disclosure. I understand that no insurance shall be in force until and unless the application has been accepted and the appropriate premium paid.

APPLICANT SIGNATURE		
	Name :	
	Title :	
	Date :	
	Important :	The application form must be sent to us within **30 days** from this date for your application to be valid.

MH SG 2024/12

Underwritten by:
Liberty Insurance Pte Ltd
Registration No. 199002791D
GST Registration No. M2-0093571-3
One Raffles Quay #25-01 North Tower
Singapore 048583
Tel: 1800-LIBERTY(5423 789)

Arranged by:
APRIL Singapore Pte Ltd
Co. Reg. No. 200613924G
2A McCallum Street
Singapore 069043
Tel: (+65) 6736 0057
Email: contact.sg@april.com

SUBMIT YOUR APPLICATION

SUBMIT ELECTRONICALLY

SUBMIT

Save this file and send it to asia.app@april.com

OR

PRINT, SIGN, EMAIL

PRINT

Send the scanned copy to
asia.app@april.com

Mail to
APRIL Singapore Pte Ltd
2A McCallum Street, Singapore 069043