



INDIVIDUAL HOSPITAL CONFINEMENT INDEMNITY INSURANCE APPLICATION

Please Print — Use Black Ink

☐ New ☐ Reinstatement-Policy Number _____ ☐ Change-Policy Number _____

SECTION A

1. Applicant _____ Date of Birth _____ Age _____ Sex _____ Height _____ Weight _____
Home Address _____ City _____ State _____ Zip _____
Phone (____) _____ Best time to call _____ ☐ a.m. ☐ p.m. Email _____
Social Security Number _____ Occupation _____
Billing Address (if different) _____ City _____ State _____ Zip _____

2. Please print the full name of all other Proposed Insureds (Use additional sheet and attach if needed).

Last, First, Middle Initial	Relationship	Date of Birth Month, Day, Year	Age	Sex M/F	Height (ft.-in.)	Weight (lbs.)	Occupation
	Spouse						

3. BENEFIT AND PREMIUM DATA

Billable Premium

Plan: ☐ Plan 1 ☐ Plan 2 ☐ Plan 3 ☐ Plan 4 ☐ Plan 5

\$ _____

Billing Mode: ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly PAC ☐ Monthly Credit Card ☐ List Bill

Requested Effective Date _____

4. First Beneficiary (Name: last, first, middle initial) _____

Date of Birth _____ Relationship _____

Second Beneficiary (Name: last, first, middle initial) _____

Date of Birth _____ Relationship _____

5. Will the insurance applied for replace or change any existing insurance? ☐ Yes ☐ No

If Yes, list company name and coverage. _____
company name coverage

SECTION B

6. Is any Applicant or Proposed Insured currently pregnant, an expectant parent, or in the process of adopting a child? ☐ Yes ☐ No

7. Has any Applicant or Proposed Insured ever taken part in skydiving, hang gliding, parachuting, bungee jumping, rock or mountain climbing, scuba diving, racing (any type), motorcycle riding, professional sports, piloting an aircraft, or rodeo events? .. ☐ Yes ☐ No

If Yes, indicate activity and give details. _____

8. Has any Applicant or Proposed Insured had a driver's license suspended, any traffic violations, DWI/DUI/OUI's or been arrested within the past 2 years? ☐ Yes ☐ No

If Yes, give details and provide Driver's License Number and state of issue. _____

Driver's License Number _____

State of Issue _____

SECTION C

9. In the past 2 years, has the Applicant or any Proposed Insured been advised to have any diagnostic/screening tests or procedures which have not yet been performed? ☐ Yes ☐ No

If Yes, list name of Applicant or Proposed Insured: _____

10. Within the past 5 years, has the Applicant or any Proposed Insured had abnormal test results, treatment or been recommended to have treatment for any of the following conditions? ☐ Yes ☐ No

If Yes, check all that apply and list name of the Applicant or Proposed Insured:

<input type="checkbox"/> Acquired Immune Deficiency Syndrome (AIDS)	<input type="checkbox"/> Heart Disease	<input type="checkbox"/> Muscular Dystrophy
<input type="checkbox"/> AIDS Related Complex (ARC)	<input type="checkbox"/> Heart Surgery	<input type="checkbox"/> Myositis
<input type="checkbox"/> Alcohol or Drug Abuse	<input type="checkbox"/> Hepatitis	<input type="checkbox"/> Organ Failure
<input type="checkbox"/> Alzheimer's Disease	<input type="checkbox"/> Human Immunodeficiency Virus (HIV)	<input type="checkbox"/> Organ Transplant
<input type="checkbox"/> Arterial Disease	<input type="checkbox"/> Insulin Dependent Diabetes	<input type="checkbox"/> Organic Brain Syndrome
<input type="checkbox"/> Bipolar Disorder/ Manic Depression	<input type="checkbox"/> Internal Cancer	<input type="checkbox"/> Osteoporosis with History of Bone Fracture
<input type="checkbox"/> Bone Disease	<input type="checkbox"/> Kidney Disease	<input type="checkbox"/> Paralysis (any Type of Degree)
<input type="checkbox"/> Cerebrovascular Accident (CVA)	<input type="checkbox"/> Liver Disease	<input type="checkbox"/> Peripheral Vascular Disease
<input type="checkbox"/> Chronic Obstructive Pulmonary Disease (COPD)	<input type="checkbox"/> Lou Gehrig's Disease (ALS)	<input type="checkbox"/> Rheumatoid Arthritis
<input type="checkbox"/> Cirrhosis	<input type="checkbox"/> Lung Disease (All Others)	<input type="checkbox"/> Senile Dementia
<input type="checkbox"/> Crohn's Disease (Ileitis)	<input type="checkbox"/> Lupus Erythematosus	<input type="checkbox"/> Stroke
<input type="checkbox"/> Fibromyalgia	<input type="checkbox"/> Major Depression	<input type="checkbox"/> Substance Abuse
<input type="checkbox"/> Heart Attack	<input type="checkbox"/> Melanoma Cancer	<input type="checkbox"/> Transient Ischemic Attack (TIA)
	<input type="checkbox"/> Multiple Sclerosis	<input type="checkbox"/> Ulcerative Colitis
	<input type="checkbox"/> Muscle Disease	

SECTION D

11. Is the Applicant or any Proposed Insured taking any prescription medications? ☐ Yes ☐ No

If Yes, provide name of Applicant or Proposed Insured and details. _____

12. Has the Applicant or any Proposed Insured been disabled or hospitalized in the last 6 months? ☐ Yes ☐ No

If Yes, provide name of Applicant or Proposed Insured and details. _____

SECTION E - Special Requests

SECTION F

DECLARATION AND AGREEMENT — I/We have personally completed and reviewed all of my/our answers to the questions in this Application and represent that all information I/we have provided is true, complete, and correctly recorded. I/We understand that this information will be used to determine each person's eligibility for coverage under the Policy and any false statement or misrepresentation may result in loss of coverage or claim denial. The Applicant (and Spouse or Dependent if coverage elected) must be eligible based on the Company's rules in effect on the date of Application and on the Policy Effective Date. Policy coverage (or Reinstatement of coverage), if issued and approved by the Company, will become effective on the date recorded in the Policy Schedule of Benefits and not the date this Application is signed. I/We understand that no agent or producer can accept risks, modify policies, or waive any rights or requirements of the Company. If this Application is completed electronically, I/we agree that my/our electronic signature serves as my/our original signature.

ACKNOWLEDGEMENT — I/We understand that the coverage applied for provides hospital confinement indemnity benefits and is not a major medical or comprehensive medical benefit plan and is not a substitute for such coverage. The Policy is not designed to cover all medical expenses. I/We understand that no benefits are payable for sickness during the first 30 days following the Policy Effective Date and that pre-existing conditions are excluded for 12 months. If eligible for Medicare, I/we have received the *Guide to Health Insurance for People with Medicare* and the Important Notice to Persons on Medicare.

CERTIFICATION — The undersigned Applicant and agent certify to the following: **1.** that the Applicant has read, or had read to him, the completed application; **2.** that the Applicant realizes that any false statement or misrepresentation in the application may result in loss of coverage under the policy; and **3.** that the Applicant's electronic signature will only be used with the application for insurance.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. PLEASE REVIEW THE POLICY CAREFULLY.

Date

Dated at City, State

Applicant's Signature

Spouse's Signature (if coverage is requested)

Agent's Signature



AUTHORIZATION TO OBTAIN, RELEASE AND DISCLOSE MEDICAL INFORMATION

I/We hereby authorize any: physician, medical practitioner, hospital, clinic or other medical related facility, insurance company, insurance support organization, business partner, pharmacy, pharmacy benefit manager, government agency, group policyholder, employer, benefit plan administrator, MIB, Inc., the Department of Motor Vehicle Registration, and paramedical facility to provide to STANDARD LIFE AND ACCIDENT INSURANCE COMPANY, or to any agent, attorney, or independent administrator, including medical record retrieval services or pharmaceutical services, acting on STANDARD LIFE AND ACCIDENT INSURANCE COMPANY'S or its reinsurers' behalf, information concerning advice, care or treatment sought by or provided to me and/or any other Proposed Insured for coverage, including information relating to medical history, medical conditions, treatment, hospitalizations or confinements, ailments, and/or drug, alcohol or tobacco usage of the Applicant or any Proposed Insured. It is understood that STANDARD LIFE AND ACCIDENT INSURANCE COMPANY underwriters, claim examiners, reinsurers, attorneys, or the medical director may disclose such health information to the aforementioned parties for purposes of underwriting, compliance, record clarification or explanation. I/We understand that: **1.** such information will be used by STANDARD LIFE AND ACCIDENT INSURANCE COMPANY for underwriting and insurability determinations, and in connection with processing a claim for benefits; **2.** I/We may refuse to sign this authorization and that my/our refusal to sign will affect my/our ability to obtain health insurance coverage; **3.** a picture copy or photocopy of this authorization shall be as valid as the original; and **4.** I/We, or my/our authorized representative, am/are entitled to receive a copy of this authorization upon request. For the purpose of obtaining information for the payment of a claim, this authorization is valid from the date signed until the term of coverage of the policy has ended. For the purpose of obtaining information in connection with an application for insurance, this authorization is valid for 30 months from the date signed. I/We understand I/we may revoke the authorization at any time, except to the extent that action has been taken in reliance on this authorization, by sending written notice to the Health Underwriting Department of STANDARD LIFE AND ACCIDENT INSURANCE COMPANY, P.O. Box 1991, Galveston, Texas 77553. *I/We may inspect or copy any information used or disclosed under this authorization, if signed.* If this application is taken over the phone, I/we agree that my/our electronic signature serves as my/our original signature.

NOTICE OF INFORMATION COLLECTION AND DISCLOSURE PRACTICES

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY will NOT prepare, have prepared or request an Investigative Consumer Report* concerning any Proposed Insured involving an application for insurance, a policy renewal, a policy reinstatement or a change in insurance benefits unless:

1. We inform the Proposed Insured that such a report is being prepared and that the Proposed Insured has the right and opportunity to be interviewed in connection with the preparation of that Investigative Consumer Report; and **2.** The Proposed Insured is entitled to request and receive a copy of the Investigative Consumer Report. Personal information may be collected from persons other than an individual proposed for coverage. The information, as well as other personal or Privileged Information** subsequently collected by the insurance institution or agent, in certain circumstances, may be disclosed to third parties without authorization. A right of access and correction exists with respect to all personal information collected. Upon request the full notice of information practices prescribed in Virginia statute § 38.2-604 will be furnished to the Applicant.

* "Investigative Consumer Report" means a consumer report or a portion thereof in which information about a natural person's character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with the person's neighbors, friends, associates, acquaintances, or others who may have knowledge concerning such items of information.

** "Privileged Information" means any individually identifiable information that (i) relates to a claim for insurance benefits or a civil or criminal proceeding involving an individual, and (ii) is collected in connection with or in reasonable anticipation of a claim for insurance benefits or civil or criminal proceeding involving an individual.

Date

Dated at City, State

Applicant's Signature

Spouse's Signature (if coverage is requested)

Witness

Personal Representative designated by signature above is hereby authorized to execute this instrument based on: (circle one) power of attorney, guardian, guardian-in-fact, payee representative or other _____.

AUTHORIZATION TO MY BANK

PREAUTHORIZED CHECK AUTHORIZATION

**Attach Voided Check
or Deposit Ticket Here
and Sign Authorization**

- ☐ **Checking**
☐ **Savings**

Bank Information

Name

City

State

Zip

As a convenience to me, I hereby request and authorize you to pay and charge to my account, checks or electronic debits drawn on my account by and payable to the order of Standard Life and Accident Insurance Company, provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such check or electronic debit shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice I agree that you shall be fully protected in honoring any such checks. I further agree that should any such checks or electronic debits be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance. If application taken over the phone, I agree that my electronic signature serves as my original signature.

Date Signed

✓ Signature (as it appears on bank records)

Account Number _____

Routing Number _____



AGENT STATEMENT

As Agent, do you have knowledge or reason to believe that replacement of existing insurance may be involved? ☐ **Yes** ☐ **No**

If yes, I have complied with all legal and company requirements and the Applicant has read and signed the Notice To Applicant Regarding Replacement.

I hereby certify that all information set forth in the Application is complete and correct to the best of my knowledge and was accurately recorded.

I also certify that I advised the Applicant: **1.** of the eligibility requirements; **2.** that the coverage provides hospital confinement indemnity benefits and is not a major medical or comprehensive medical plan and; **3.** of the coverage limitations and exclusions, including the waiting period for sickness and pre-existing condition limitation.

Agent's Name (please print)

Agent's Signature

Agent's Writing Number

Date Signed

Phone (____) _____

Fax (____) _____

Email _____

Premium Quoted: \$ _____

☐ **Premium collected with Application.**

☐ **Initial premium is to be:** ☐ **Drafted** ☐ **Charged** **Profile ID** _____

☐ **Credit card initial payment only. Recurring premium bank draft.**

Mail Policy to: ☐ **Insured** ☐ **Agent**

Special Request: _____
