

- Accident and health insurance
- Health insurance
- New policy
- Modification

Policy no.	
Branch office	Agent
<input type="checkbox"/> AR	<input type="checkbox"/> BT <input type="checkbox"/> IM

**Accident and Health Insurance/Health Insurance**

Name of insured	ID No.	Email
	Home phone	Work phone      Mobile phone
Address	Postcode	Town
The policy holder (if other than the insured):	ID No.	Email
	Work phone	Mobile phone
Address	Postcode	Town

**I. Occupation and Special Risks**

- Principal occupation? \_\_\_\_\_  
 Other jobs?  No  Yes    If yes, What are they? \_\_\_\_\_  
 Requesting Sjóvá for insurance for the other jobs? . . . . .  No  Yes
- Any special risks connected with your work/leisure time, such as mountain climbing abroad, private aviation, glider flight, hang-gliding, skydiving, diving, motor sports or other such activities? . . . . .  No  Yes  
 If yes, what are they? (fill out a special form) \_\_\_\_\_ Request for insurance  No  Yes
- Do you intend to reside abroad for a period longer than six months during the next three years? . . . . .  No  Yes  
 If yes, please specify the country and length of stay: \_\_\_\_\_  
 Any changes in the insured person’s work/occupation or special risk that affects the risk of Sjóvá hf. must be reported to Sjóvá.

**II. Type of Insurance/Insured sums**

- Death benefit** caused by accident ISK \_\_\_\_\_  
 Lawful holder not nominated  
 This designation means that the spouse of the insured is the beneficiary of the insurance sum. If the spouse is not alive, the children of the insured are the beneficiaries; if the children are not alive, then the insured’s legal heirs will be considered the beneficiaries. (Please note that the term “spouse” means that the individual is in a formal marriage and is not cohabiting).  
 Registration of the designated beneficiaries  
 Name \_\_\_\_\_ ID No. \_\_\_\_\_
- Accidental Insurance**  
 2.1 For 100% disability caused by accident ISK \_\_\_\_\_  
 2.2 Payment for accident per week ISK \_\_\_\_\_ Average wages the last 12 months? \_\_\_\_\_  
 2.3 Payment waiting period for accident  4  8  12  26  52 weeks  
 2.4. For how many years do you want payments for accident (waiting period deducted)  1  2  3  4  5 year
- Health Insurance**  
 3.1 For 100% disability caused by illness ISK \_\_\_\_\_  
 3.2 Payment for illness per week ISK \_\_\_\_\_ Average wages the last 12 months? \_\_\_\_\_  
 3.3 Payment waiting period for illness  4  8  12  26  52 weeks  
 3.4 For how many years do you want payments for illness (waiting period deducted)  1  2  3  4  5 year

### III. State of Health Report

1. Do you smoke, or have you ever smoked? . . . . .  No  Yes

If yes, what is your daily consumption? \_\_\_\_\_ Started smoking month/year \_\_\_\_\_ Quit month/year \_\_\_\_\_

2. Height \_\_\_\_\_ cm      Weight \_\_\_\_\_ kg

3. Name and address of family doctor: \_\_\_\_\_

4. Do you currently suffer or have you ever suffered from any of the following (please tick "No" or "Yes" to all questions from [a] to [o]):

- a) Heart or vascular diseases, high blood pressure or other symptoms from heart- and blood vessels? . . . . .  No  Yes
- b) Allergy or disease of the skin? . . . . .  No  Yes
- c) Disease related to the body's metabolism, thyroid gland or other glands and/or diabetes? . . . . .  No  Yes
- d) Disease, disorder or symptoms from stomach and/or colon? . . . . .  No  Yes
- e) A disease, disorder or symptoms of or medical problems with the bones, joints, muscles? . . . . .  No  Yes
- f) Abnormal results from researches, e.g. increased level of cholesterol or blood sugar? . . . . .  No  Yes
- g) Diagnosis of AIDS following tests, or are you awaiting the results of such tests or do you have reason to believe that you are HIV positive? . . . . .  No  Yes
- h) A disease, disorder or symptoms of the lungs, asthma, bronchitis, allergies, shortness of breath or any other symptoms in the respiratory organs? . . . . .  No  Yes
- i) Have you ever had a operation? . . . . .  No  Yes
- j) A disease, disorder or symptoms of or medical problems with the liver, gall bladder, kidneys or the urinary system? . . . . .  No  Yes
- k) Cancer, tumours or other malignant diseases or changes of the cell? . . . . .  No  Yes
- l) Depression, anxiety or other mental illnesses? . . . . .  No  Yes
- m) Diseases, disorder or symptoms of the eye? (Give information on bad eyesight. . . . .  No  Yes
- n) Diseases, disorder or symptoms of the ear? (including hearing loss). . . . .  No  Yes
- o) Any hereditary diseases? . . . . .  No  Yes
- p) Diseases, disorder or symptoms of the nervous system, epilepsy, dizziness, tremors or paralysis? . . . . .  No  Yes
- q) Other diseases/medical problems or symptoms? . . . . .  No  Yes

**Questions for women:**

- r) Have you ever suffered from pregnancy-related problems? . . . . .  No  Yes
- s) Diseases of the breasts or uterus? . . . . .  No  Yes

If you have answered any of the questions from (a) to (o) in the affirmative, please specify:

- i. Name of disease, discription of symptoms/description of accident? \_\_\_\_\_  
\_\_\_\_\_
- ii. When you became aware of the disease, symptoms/When did the accident occur? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- iii. How long did the disease, symptoms last/What were the consequences of the accident? \_\_\_\_\_  
\_\_\_\_\_
- iv. Was your recovery total or partial? \_\_\_\_\_  
\_\_\_\_\_

v. When did medical care begin and end? \_\_\_\_\_

vi. What medical institution and what doctor attended you? Give the address of the doctor. \_\_\_\_\_

5. Have you suffered from any physical injuries, accidents or poisoning that have required or may require medical tests, operations or treatments. . . . .  No  Yes

If yes, what are the injures and when did it happen? \_\_\_\_\_

Were there any permanent consequence's /disability?. . . . .  No  Yes

If yes, please provide full details \_\_\_\_\_ % disability \_\_\_\_\_

6. Do you currently suffer or have you ever suffered from discus prolapsus (slipped disk), lumbago, neck pain, fibrositis or other back problems, or symptoms. . . . .  No  Yes

If yes, when? \_\_\_\_\_ For how long? \_\_\_\_\_

If there were permanent consequences, please provide full details \_\_\_\_\_

7. Do you have government classification as a disabled person or are you awaiting the result of a disability evaluation?. . . . .  No  Yes

If yes, on what reason? \_\_\_\_\_ % disability \_\_\_\_\_

8. Are you currently taking or have you taken prescription medicine/drugs?. . . . .  No  Yes

If yes, what medicine? \_\_\_\_\_ At what dosage? \_\_\_\_\_

Reason for intake? \_\_\_\_\_ when/period? \_\_\_\_\_

9. Do you use alcohol?. . . . .  No  Yes

10. has your use of alcohol ever interfered with your work or personal life in any way?. . . . .  No  Yes

11. have you ever sought medical advice because of your use of alcohol or other drugs/narcotics?. . . . .  No  Yes

If yes, you must fill out a special form.

12. Are you currently, and have you been for the last years, in perfectly good health and able to work?. . . . .  No  Yes

If not, why? \_\_\_\_\_

13. Have you visited a medical doctor or a medical facility during the last three years for reasons other than a brief illness? . . . . .  No  Yes

If yes, explain why and when, and give the name and address of the doctor \_\_\_\_\_

**IV. Information Regarding Other Insurances**

1. Do you presently have life, accident and/or health insurance, general accident insurance, disability income insurance or comparable insurance?. . . . .  No  Yes

If yes, type of insurance and with what company or companies? \_\_\_\_\_

2. has any insurance company ever declined or postponed your application for personal insurance or demanded an extra premium?. . . . .  No  Yes

If yes, please provide full details

\_\_\_\_\_

## V. Insurance Period

- Accident insurance effective date:  Immediately – as soon as the application has been approved by Sjóvá
- Later – effective date. \_\_\_\_\_
- Resignation to \_\_\_\_\_ enclosed  
If insurance is taken for short term, please state expires date \_\_\_\_\_

## VII. Declaration and Signature of Applicant

### The company's purpose in obtaining information on risks.

The information provided by the applicant in this application will be used for company risk assessment. Company employees will evaluate this information, assessing whether additional information on the applicant's previous health is needed from physicians, medical institutions, or others possessing such information, or whether a medical examination is required to allow for the possibility of arriving at a final decision on granting the policy to the applicant. Such information is provided to the company and its consulting physician. If additional information is needed on health, no position will be taken on the application until that information is available. The information may lead to the insurance being issued with a special surcharge on the premium or with a specified latency period before the insurance takes effect or to specified risks being excepted from the insurance or to the insurance being denied.

The provisions of Act No. 77/2000, on the Protection of Privacy as Regards the Processing of Personal Data, are observed during any processing of personal information. The consulting physician and company staff dealing with the information are bound to secrecy and lifelong confidentiality on anything contained in the information.

### Statement by the applicant, and her/his consent to medical data being acquired from others.

I, the undersigned, hereby declare that I have myself answered all of the questions in this application, and I hereby confirm that my answers are, in accordance with the best of my knowledge, correct and in correspondence with the truth, and that no items have been left out which might matter for the company's risk assessment regarding this insurance. I have filled out this application in my own hand and realise that false or insufficient information about my health may cause a loss of compensation rights, in part or in whole, and that paid premiums will be unrecoverable. Moreover, the purpose of providing the information in this application or from others is clear to me, so that together with the insurance terms it becomes the basis of agreement between me and Sjóvá-Almennar tryggingar hf. It is clear to me that this insurance does not cover previous illnesses or accidents, or their effects.

**I CONSENT TO INFORMATION PROCESSING BEING CONDUCTED IN THE MANNER DESCRIBED ABOVE, AND REALISE THE PURPOSE OF SUCH PROCESSING. IN ADDITION, I GRANT MY PERMISSION TO PHYSICIANS, MEDICAL INSTITUTIONS AND OTHERS POSSESSING INFORMATION ON MY HEALTH TO PROVIDE THE COMPANY AND ITS CONSULTING PHYSICIAN WITH ANY SUCH INFORMATION AS MAY BE NECESSARY FOR DECISIONS ABOUT ISSUING THIS INSURANCE AND FOR THE NECESSARY ASSESSMENT OF COMPENSATION CLAIMS.** I have been informed of how privacy protection is guaranteed by the company and that I am allowed to revoke my consent to the processing of this information, if I do so in writing.

Any pledges and arrangements between the advisor and me are to appear on this application form.

I have noted the company terms that are in effect regarding the insurance for which I am herewith applying.

Date \_\_\_\_\_ Place \_\_\_\_\_

Signature of the insured \_\_\_\_\_

Attested by the consultant \_\_\_\_\_

## VIII. Declaration and Signature of Applicant

Risk category: \_\_\_\_\_ Date of payment: \_\_\_\_\_

Special premium: \_\_\_\_\_ Why? \_\_\_\_\_

Comments by company/special terms:

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Acceptance \_\_\_\_\_ Date \_\_\_\_\_