

INTERNATIONAL AND SPECIAL USE TERM LIFE INSURANCE



FOR

U.S. Dollar Term Life Insurance for use when there is an international insurable interest involved.

USES

*Employees of Foreign National Firms
International Asset Protection
International Business Travel
Short Term Needs
Special Assignments*



PETERSEN INTERNATIONAL UNDERWRITERS

Lloyd's Correspondents

23929 Valencia Boulevard Suite 215 Valencia California 91355
Telephone (800) 345-8816 (661) 254-0006 Facsimile (661) 254-0604
E-Mail: piu@piu.org Website: www.piu.org

PROPOSAL FOR: _____

DATE: _____

PRESENTED BY: _____

INTERNATIONAL AND SPECIAL USE TERM LIFE INSURANCE

PROPOSAL FOR: _____

AGE: _____ SEX: _____ SMOKER: _____ DATE: _____ COUNTRY: _____

POLICY PERIOD: A) _____ B) _____ C) _____

FACE AMOUNT: A) \$ _____ B) \$ _____ C) \$ _____

ANNUAL PREMIUM: A) \$ _____ B) \$ _____ C) \$ _____

UNDERWRITING REQUIREMENTS: Application Exam Blood & Urine EKG Financial Justification
 Other _____

POLICY FEATURES

Policy Periods

International Term life Insurance is available for time periods from 1 month up to a maximum of 10 years, on a level premium basis. During the policy period requalifying is not required and the premiums are payable on an annual basis.

Issue Ages

From ages one year to seventy-five years.

How to Obtain a Rate Indication

Geographical Limitations: Most policies are written for world-wide coverage. There are certain areas in the world where restrictions or limitations may apply. It is important to obtain as much information regarding travel and place of residency as possible. Be specific on city and country.

Financial Justification: Whether the insurance is for business use or personal use, financial justification is critical to successful underwriting. Please be sure there is adequate justification for the amount to be insured.

Occupations: Before assigning a premium to a risk the determination of the insured's occupational duties and the amount of travel related to their work assists us in developing accurate rates.

Avocation: Please advise as to any hazardous sports or recreational activities in which the proposed insured may be involved.

Purpose of Coverage: Developing a clear picture as to the importance of this insurance aids the underwriters in developing the best possible rates.

*This is not intended to be a complete outline of coverage.
Actual wording may change without notice.*



International / Special Use Term Life Insurance Application

Before any question is answered, please read carefully the Declaration at the end of this application form, which must be signed and dated. Please ensure that all questions are answered fully in **English** and correctly by the person to be insured. Any question left unanswered will delay the assessment of the application for insurance.

NO INSURANCE IS IN FORCE UNTIL THIS APPLICATION HAS BEEN ACCEPTED AND APPROVED BY UNDERWRITERS AND THE FIRST PREMIUM HAS BEEN PAID.

Proposed Insured's Personal Information -

Last Name: _____ First Name: _____ Middle: _____
Date of Birth: ____/____/____ Sex: Male Female Marital Status: _____
Place of Birth: _____ Nationality: _____ Citizenship: _____
Social Security Number or Passport Number: _____ Number of dependents: _____
Country Issued (Passport): _____

Legal Residence & Contact Information -

Street & Street Number: _____
City: _____
Country: _____
Postcode: _____
Telephone: (____) _____ - _____ Email: _____

Beneficiary Information -

Name of first beneficiary: _____ Relationship: _____
Name of contingent beneficiary: _____ Relationship: _____

Proposed Policy Owner - if other than the Insured Above -

Last Name: _____ First Name: _____ Middle: _____
Street Address: _____
City: _____ State: _____ Postcode: _____ Country: _____

Details of Insurable Interest and/or Relationship to the Proposed Insured: _____

Personal Finance Details -

Annual Income from Occupation: _____
Other Income and Source of Other Income: _____
Net Worth: _____
Have you or any business owned in whole or in part by you ever been in bankruptcy: Yes No



International / Special Use Term Life Insurance Application

Policy Details –

Sum Insured Applying For: _____

Term of Policy: _____ Year(s)

Send Premium Notice To: _____

Premium Frequency Requested: Annual Semi annual Quarterly

Requested Effective Date: _____

Details as to the reasons for this insurance: _____

Other Insurance –

Details of any other life insurance in force or intending to be put into force: _____

<u>Insurer</u>	<u>Approximate Date of Issue</u>	<u>Life Insurance Sum Insured</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Is replacement of any insurance involved with this transaction: Yes No If Yes please provide details _____

Occupational Details –

Occupation: _____ Employer's Name: _____

Employer's Street Address: _____

City: _____ State: _____ Postcode: _____ Country: _____

Does your occupational duties involve in any way: (if yes please provide details)

- Tradesman work: Yes No
- Entertainment: Yes No
- Working at heights: Yes No
- Working offshore: Yes No
- Any aviation exposure other than scheduled airlines: Yes No
- Diving or fishing: Yes No
- Mining or working underground: Yes No
- The use of special safety precautions: Yes No
- Military involvement: Yes No
- Any activity that might be considered hazardous: Yes No



International / Special Use Term Life Insurance Application

Personal Details -

Height: _____ Weight: _____

1. Has your weight changed within the last 12 months: None Gain _____ Loss _____
2. Have you used any form of tobacco within the last 12 months: Yes No
3. Do you drink alcohol: Yes No Consumption per week: _____
4. Have you ever been medically advised to reduce your alcohol consumption? Yes No
5. Have you ever used drugs on a recreational basis? Yes No
6. Have you consulted any doctor, hospital, or clinic within the last 5 years, other than for clearly minor conditions such as colds, flu, etc.: Yes No
7. Are you taking any medicine or drugs whether or not prescribed by a physician or receiving any treatments of any kind: Yes No

Have you ever suffered from or been diagnosed with -

- | | |
|--|--|
| 8. Anxiety, Depression, or other Mental or Nervous disorder: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Any Chest or Lung disorder: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Any disorder of the blood: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Any operation: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Any Stomach or Bowel complaints: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. Arthritis: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 14. Bladder problems: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 15. Cancer: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 16. Chest pain: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 17. Cyst: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 18. Diabetes: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 19. Disorder of the brain or spinal cord: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 20. Dizziness, convulsions, neurological disorder | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 21. Epilepsy: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 22. Gout: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 23. Heart disease: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 24. Hepatitis B or C: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 25. High Blood Pressure: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 26. HIV / AIDS: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 27. Kidney problems: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 28. Liver problems: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 29. Lump: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 30. Prostate problems: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 31. Rheumatic fever: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 32. Sexually transmitted disease: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 33. Stroke: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 34. X-Ray, MRI or other special tests: | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Number and Details: _____



International / Special Use Term Life Insurance Application

Have any of your parents or any brothers or sisters died from or suffered from heart disease, stroke, diabetes, cancer or a nervous disorder: Yes No

Has any application for insurance on your life or health been declined, withdrawn by yourself or accepted with special terms: Yes No

To the best of your knowledge and belief, are you in good health and free from any mental or physical impairment, except as previously described? Yes No

Travel and Activities –

Do you engage in any hazardous sports or pastimes such as a private aviation, motor sports, diving, skiing or boarding, etc. Yes No

Do you anticipate travel outside your normal country of residence, Western Europe, North America or Australia: Yes No

Important Notes –

Please note that your answers to the questions on this application form will be used to assess the ability for us to offer you insurance. All material facts must be disclosed since part or all of the benefit that this insurance is to provide might be forfeited if relevant information were to be withheld. A material fact is one that is likely to influence the assessment and acceptance of this application. If you are unsure whether a particular fact is material you should disclose it. Insurance coverage will not start until we have accepted your application and the first premium has been paid. If you have a birthday while your application is being underwritten, the terms may differ from those originally quoted. We may ask you to contact your doctor to speed up the completion of reports that we may have requested. Both Petersen International Underwriters and our Life Underwriters have Confidentiality Policies in place. If you require a copy of such please contact our office.

Declarations –

It is understood and agreed that all the answers to the above questions, to the best of my knowledge and belief, are true and complete; that all answers to the above questions, together with this application shall form the basis of the issuance of any coverage hereunder; that in the event of any fraud, misstatement, concealment or failure to disclose information in response to any question on this application, whether intentional or inadvertent, any insurance coverage issued based upon this application may become void in part or in whole with benefits not being payable; and the insurance hereunder applied for shall take effect on the date set forth on the certificate of insurance, if issued, provided the first premium and all requirements are received within 31 days of the effective date and there have been no changes to any questions on this application between the date of the application and the effective date of the certificate.

I have read the application, Important Notes and Declarations.

Signature of life to be insured: _____ Date: _____

Signature of Policy Owner: _____ Date: _____



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AUTHORIZATION TO RELEASE HEALTH RELATED INFORMATION
This Authorization complies with the HIPAA Privacy Rule

Name of Proposed Insured _____ Date of Birth _____

I authorize all Healthcare Providers that have been involved in my care, diagnosis or treatment including, but not limited to Physicians, Medical Practitioners, Hospitals, Clinics, Medically related facilities, Rehabilitation facilities, Laboratories, Pharmacy, Insurance or Reinsurance Company, Consumer Reporting Agency, to disclose my medical records to Petersen International Underwriter, or its assigned authorized agents/representative including, but not limited to: Secure Image Solutions, for the purpose of insurance underwriting or claims administration.

For purposes of this authorization, medical records shall include all health information pertaining to any medical history or physical condition and treatment received including, but not be limited to patient histories, progress notes, test results, X-ray/laboratory and other reports, psychiatric evaluations, drug and/or Alcohol Treatment, information and/or HIV Tests/Test Results, and any other pertinent medical information.

I understand and agree that Petersen International Underwriters may disclose my medical records and the information contained in those records to third parties such as insurance companies or insurance underwriters, attorneys, or to representatives of such third parties (including reinsurers and information agencies) for the purpose as stated in the above. I also understand that when my medical records are disclosed pursuant to this Authorization, my medical records and the information contained in those records may be subject to re-disclosure by the recipient and may no longer be protected by Federal Privacy Laws.

I understand that I may refuse to sign this authorization and that such refusal to sign will not be a condition to affect the ability of the Applicant to obtain treatment. I understand that I may revoke this Authorization, except to the extent that any health care provider or Petersen International Underwriters, has acted in reliance upon this Authorization. My revocation of this Authorization must be in writing to:

Petersen International Underwriters
23929 Valencia Boulevard, Suite 215
Valencia, California 91355

A copy of this signed Authorization is valid as the original. I have the right to a copy of this Authorization. This Authorization will expire 2 years after the date the Authorization.

Signature of Proposed Insured/Patient

Date

*Signature of Legal Representative (if other than Proposed Insured/Patient)

Date

Printed Name and Relationship

**If the individual whose information is being disclosed is a minor, a parent or legal guardian must sign.*

Petersen International Underwriters Privacy Policy Statement

Petersen International Underwriters

Petersen International Underwriters want you to understand how we protect the confidentiality of non-public personal information we collected about you.

Information We Collect

We collect non-public information about you from numerous sources including, but not limited to:

- a) Information we receive from you on applications and other forms;
- b) Information about your transactions with our affiliates, others or us;
- c) Information we receive from consumer-reporting agencies; and
- d) Financial and medical sources.

Information We Disclose

We do not disclose any non-public information about you to anyone except as is necessary in order to provide our products or services to you or otherwise as we are required or permitted by law (e.g. subpoena, fraud investigation, regulatory reporting, etc.).

Right to access or correct your personal information

You have a right to request access to or correction of your personal information in our possession.

Confidentiality and Security

We restrict access to non-public personal information about you to our employees, our affiliates' employees or others who need to know that information to service your account. We maintain physical, electronic and procedural safeguards to protect your non-public personal information.

Contacting Us

If you have any further questions about this privacy statement or would like to learn more about how we protect your privacy, please contact the insurance producer who handled this case, or our offices at: 23929 Valencia Boulevard, Suite 215, Valencia, California 91355, (800)345-8816, e-mail: piu@piu.org