

## IMPORTANT CONDITIONS RELATING TO HEALTH



A separate premium may be payable to Medical Screening to provide cover for Your medical conditions.

You must comply with the following conditions to have full protection of Your policy. If You do not comply, We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claims payment.

At the time of taking out this policy, have You in the last 2 years suffered from or received medical advice, treatment or medication for:

- any heart-related condition; or
- any blood circulatory condition (including, but not limited to, high blood pressure, hypertension or high cholesterol); or
- any diabetic condition; or
- any breathing condition; or
- any psychiatric or psychological condition (including anxiety or depression); or
- had treatment for cancer
- any neurological condition including, but not limited to, Stroke, Brain Haemorrhage or Epilepsy

**Or**

At the time of taking out this policy, have You been referred to or seen by a GP, hospital doctor or surgeon (other than an accident and emergency doctor) for any other condition or needed in-patient medical treatments in hospital for any other condition in the last 12 months?

**If No**, (including if You have had no Medical Conditions)

Please read the following statements to see if they apply to You. (if none of them apply then Your Medical Condition(s) will be covered)

**If Yes**, It is a condition of this policy that You will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section T3 - Green Fees for any claims arising directly or indirectly from this Medical Condition(s) unless You contact Medical Screening on **0344 273 2783** and have agreed to cover Your Medical Condition(s) in writing.

If You have only one Medical Condition and it is one of those shown in the table below of Medical Condition(s) which do not require screening then this will be covered under the policy without the need to contact Medical Screening.

In Either Circumstances: It is a condition of this policy that You will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section T3 – Green Fees for any claims arising directly or indirectly from:

### **A. At the time of taking out this policy:**

- i) Any Medical Condition for which You or a Close Relative or a Travelling Companion are aware of but have not had a diagnosis.
- ii) Any Medical Condition for which You or a Close Relative or a Travelling Companion have received a terminal prognosis.
- iii) Any Medical Condition for which You or a Close Relative or a Travelling Companion are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

### **B. At any time**

- i) Any Medical Condition You have in respect of which a Medical Practitioner has advised You not to travel or would have done so had You sought his/her advice but despite this You still travel.
- ii) Any surgery, treatment or investigations for which You intend to travel outside of Your Home Area to receive (including any expenses incurred due to the discovery of other Medical Conditions during and/or complications arising from these procedures).

- iii) Any Medical Condition for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
- iv) Your travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

**Medical Conditions which do not require screening. (You do not have to contact Medical Screening if You only have one of these)**

- Achilles Tendon Injury
- Acid Reflux
- Acne
- Anal Fissure/Fistula
- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergy (requiring non prescriptive treatment only)
- Bells Palsy (in isolation only)
- Benign Prostatic Enlargement
- Blindness
- Broken/Fractured Bones (not head or spine)
- Carpal Tunnel Syndrome
- Cataracts
- Colds or Influenza
- Colitis (no hospital admissions in last 12 months)
- Corneal Graft
- Cosmetic Surgery
- Cuts & Abrasions (non self-inflicted)
- Cyst Breast (Benign)
- Cyst Testicular (Benign)
- Cystitis
- Diarrhoea and/or vomiting (resolved)
- Dislocated Hip
- Dyspepsia
- Eczema
- Epididymitis
- Essential Tremor
- Fungal Nail Infection
- Gall Bladder Removal (if more than 3 months ago)
- Gastric Reflux
- Genital Herpes
- Glandular Fever
- Glaucoma
- Gout
- Hayfever
- Hemorrhoids (Piles)
- Hernia (not Hiatus)
- Hip Replacement
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided carried out more than 6 months ago)
- Irritable Bowel Syndrome
- Macular Degeneration
- Menopause
- Menorrhagia
- Migraine (confirmed diagnosis, no ongoing investigations)
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Nasal Polyp(s)
- Neuralgia, Neuritis
- Nut Allergy
- Osteochondritis
- Osteoporosis, Osteopaenia (fragile bones) NO vertebral (backbone) fractures
- Pelvic Inflammatory Disease
- Psoriasis
- Reflex Oesophagitis
- Rheumatism
- Rhinitis (Allergic)
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Sleep Apnoea
- Tendon Injury
- Tonsillitis
- Underactive Thyroid
- Urticaria
- Varicose Veins legs only (if GP has confirmed that client is fit to travel)