

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from your pre-existing medical conditions so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for anything that is a result of a pre-existing medical condition of a close relative or close business associate.

Pre-existing medical conditions - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

Have you, or anyone travelling with you, <u>ever</u> had treatment for:		
Any heart or circulatory condition	→	<p>If you have answered yes to the questions on the left, you must tell us, we may be able to offer some cover and may be able to cover your medical condition, although an increased premium may be required.</p> <p>To enable us to consider your medical condition please contact Travellers HealthCheck on 08452 307 150.</p>
A stroke or high blood pressure	→	
A breathing condition (including asthma)	→	
Any type of cancer	→	
Any type of diabetes	→	
↓ NO		
In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?	→ YES	
↓ NO		
Are you waiting for tests or treatment of any description.	→	
↓ NO		
Has your doctor altered your regular prescribed medication in the last 3 months.	→ YES	
↓ NO		
Full Cover is available under this policy. If your answers change to YES during the period of insurance, please contact us on 08452 307 150		

Change in medical condition or ongoing medication

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise Travellers Health Check on 0845 307 150 as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.