

4. Your health

Please read this section carefully.

This travel insurance is designed to cover the costs of cancellation, emergency medical treatment abroad and getting home, if any insured person becomes suddenly and unexpectedly ill or injured, due to a new illness, injury, or disease.

Health issues and medical conditions that an insured person has currently or has had in the past, are not all covered automatically and it's very important to arrange cover for them. If they cause you to cancel a trip or to become ill on a trip, this could have serious financial implications for you. For example, the cost of emergency medical treatment abroad and getting back home can be extremely expensive and you would have to pay the costs yourself.

Please see below to find out exactly which health issues and medical conditions you need to tell us about and how to arrange cover for them. These are called pre-existing medical conditions.

Undiagnosed health problems

If an insured person is under investigation, for example waiting for tests or results, or a referral appointment for any undiagnosed health problems or symptoms, you should consider waiting until you have a diagnosis before booking a trip, as undiagnosed health problems are not covered.

Accepted conditions

If an insured person only has a medical condition(s) listed below, they'll be automatically covered by this policy, and you don't need to tell us about them.

(You also don't need to tell us about menopause, HRT or contraceptive medication for birth control).

If an insured person has a medical condition that is not on this list, or if the restrictions apply, you must tell us about all of the conditions, including those shown on the list.

If you are in any doubt, please call the Pre-existing medical conditions line.

Accepted Conditions list

Acne	Diabetes (without any of the following complications): Amputation of leg, foot, toe or finger Angina and/or heart attack and/or narrowed arteries of the heart Impairment of kidney function Leg or foot ulcers Peripheral neuropathy (nerve damage) Peripheral vascular disease (causes poor blood supply to legs) Retinopathy (retinal eye damage) Stroke and/or TIA (mini stroke)
ADHD – attention deficit hyperactivity disorder	
Allergy/Anaphylaxis (no hospital admissions in the last two years)	
Anal fissure/fistula (not related to Crohn's disease)	
Asthma (no nebulisers or oxygen at home and no hospital admissions in the last 12 months)	
Benign breast cyst	Diverticulitis
BPH – Benign prostatic hypertrophy	Dyspepsia
Benign testicular cyst	Eczema/dermatitis
Blind/partially sighted	Epididymitis
Bowel prolapse	Essential tremor
Broken bone/fracture (not head or spine)	Fungal nail infection
Carpal tunnel syndrome	Gastric reflux/acid excess/reflux
Cataracts	Glandular fever
Chicken pox	Glaucoma
Common cold/influenza	Gout
Conjunctivitis	Haemorrhoids
Constipation	Hay fever
Corneal transplantation/graft	
Cystitis	
Deafness	

Accepted Conditions list continued

Hernia (not hiatus)	Osteoporosis (no spinal or compression fractures)
High/low blood pressure	Pelvic Inflammatory Disease
High cholesterol	Peptic ulcer
Hyperthyroidism (overactive thyroid)	PMT – premenstrual syndrome
Hypothyroidism (underactive thyroid)	Polymyalgia rheumatica
IBS – irritable bowel syndrome	Retinal detachment
Impetigo	Psoriasis
Joint replacement for wear & tear/osteoarthritis (no dislocations)	Rhinitis
Labyrinthitis	Rosacea
Ligament damage	Shingles
Macular degeneration	Sinusitis
ME (if the only symptom is fatigue)	Soft tissue injury/tendon injury/sprain/tendonitis
Meniere's disease	Tinnitus
Menorrhagia	Tonsillitis
Migraine (confirmed diagnosis, no ongoing investigation)	Ulcerative colitis (no unplanned hospital admissions in the last 12 months)
Minor infections (treated with no more than one course of antibiotics)	Urinary incontinence (not related to infections)
Nasal Polyps	Urticaria/Hives
Neuralgia	Uterine/vaginal prolapse
Osteoarthritis (no back or neck problems)	Varicose veins (no complications)
Osteochondritis	Vertigo

Pre-existing medical conditions you need to tell us about

You need to let us know about every diagnosed illness, injury, or disease where in the 12 months before opening your account or booking a trip (whichever is later) any of the following points apply.

An insured person has:

- been prescribed medication, including newly prescribed or repeat medication
- had any medical treatment, investigations, or tests, or is waiting for any of those
- been referred to, is under the care of, or has had an appointment with a specialist or consultant
- been admitted to hospital or had surgery.

(You don't need to tell us if you have conditions that don't meet these criteria or are on the Accepted Conditions list).

When you need to tell us about pre-existing medical conditions

To make sure you're covered for cancellation before your trip, as well as for cover during your trip, you need to tell us:

- when you open your account
- before booking a trip.

If you already have a trip booked – tell us as soon as you can, to see if we can provide cover for your pre-existing medical conditions.

Whats not covered – Important health exclusions.

We won't cover any claim for any insured person arising directly or indirectly from:

- Any undiagnosed health problem or symptom for which a diagnosis has been sought but not yet received, that the insured person was aware of:
 - Before adding a pre-existing conditions upgrade
 - Before opening an account
 - Before booking a trip (if the symptoms began after you have taken out a pre-existing conditions upgrade, cover will be in place until the upgrade expires).
- Any pre-existing medical conditions if the insured person has a medical condition that is not on the Accepted conditions list, or the restrictions apply unless a valid upgrade is in place and all conditions were declared to us when the upgrade was added to your policy, or when you added another insured person to it.
- Prescribed medication not being taken as directed.
- Travelling against the advice of a doctor or without medical advice when it was reasonable to have consulted a doctor.
- Booking a trip or travelling to seek any kind of medical advice, treatment or investigation, or any complications arising from, or any conditions found as a result of that advice, treatment or investigation.
- Any insured person booking a trip or travelling when they have received a terminal prognosis.

Pre-existing conditions upgrade

Pre-existing medical conditions are conditions that meet the criteria shown in the 'Pre-existing medical conditions you need to tell us about' paragraph.

This upgrade is designed to cover the costs of cancellation, emergency medical treatment abroad and getting you home, if any insured person becomes suddenly ill or injured, because of pre-existing illness, injury or disease.

How it works

- If anyone insured under your policy has pre-existing medical conditions not on the Accepted conditions list or one of the restrictions apply, you can give us a call on **0345 835 3835** for Silver, **0345 835 3834** for Gold, **0345 835 3833** for Platinum or **0345 975 8000** for Premier, to get a quote for an upgrade. It's essential that all these conditions are declared as an incomplete upgrade may result in a claim not being paid.
- You'll be asked some questions about each condition. Once the information has been assessed, a decision will be made for each person on whether we can provide cover or not.
- If we can provide cover, we'll let you know whether there'll be an additional cost. You can then choose if you want to add the upgrade to your policy.
- The upgrade will last 12 months from the start date shown on your schedule. (If you have additional upgrades, we will add the medical upgrade to this, and it will be valid for trips that begin between the date of purchase and the existing renewal date).
- During the medical upgrade you don't need to tell us about changes to the health of the insured people named on the schedule, as we'll provide cover for changes in the conditions you've already told us about, or any new diagnosis until upgrade renewal date
- We'll contact you in writing at least 21 days before the renewal date on your upgrade schedule. To continue cover (including for any trips you've already booked), you'll need to renew your upgrade for another 12 months. This is because we know your health changes over time, keeping your details updated annually means we can provide you with an accurate quote for the cover you need.

Adding another person to your pre-existing conditions upgrade

If you already have an upgrade in place and there's a change in another insured person's health that means they need cover, we'll add their details to the same upgrade. This means the end date on your upgrade schedule won't change.

Important information about the upgrade

1. The upgrade is only valid if your account is active, and you remain eligible for the travel insurance.
2. The pre-existing conditions upgrade begins on the start date shown on the upgrade schedule, which will be provided to you when you take out or make changes to your cover. Cover will continue until the renewal date shown on your schedule, unless it is cancelled by you or us before then. See section '7. General conditions' for full details about cancellation.
3. If an insured person is on a trip and you have not renewed your upgrade, the cover will cease when the trip ends.
4. If during the upgrade, you booked a trip that starts after the upgrade renewal date, and we are unable to continue cover for your pre-existing medical conditions, you can make a cancellation claim for any unrecoverable costs you have paid before your pre-existing medical upgrade cover ends.
5. Our medical condition assessment system is updated on a regular basis. This might mean that when you complete a new medical assessment, the cover we offer and the premium we charge for your pre-existing medical conditions may change even if your health has not changed.