

Pre Existing Medical Conditions Guide

The following guide should be used to explain the 'Important Conditions Relating to Health' section of the [group policy](#) wording to your traveller; this does **NOT** need to be completed and returned to Endsleigh.

Please note that this section and the 'Important Conditions Relating to Health' section of the group policy wording apply to any traveller who is 18 years of age or older, non UK resident or travelling outside of Europe.

All other travellers are exempt from the Important Conditions Relating to Health section of the group policy and any pre-existing health conditions will be automatically covered.

You must comply with the following conditions to have **full protection** under this group policy. **Please read sections 1, 2 and 3 in full.**

For the purposes of this policy a **Medical Condition** is defined as any disease, illness or injury.

SECTION 1

It is a condition of this policy that you will not be covered for any claims arising directly or indirectly from:

At any time:

1. 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.
2. Any serious, chronic or recurring **Medical Condition** affecting your close relatives, or close business associate on which your trip depends that was diagnosed before your trip was booked (or commencement of the period of cover if later), and which could reasonably be expected to result in you having to cancel your trip.
3. Any Medical Condition for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
4. Any **Medical Condition** for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
5. Your travel against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

SECTION 2

Please answer the following questions to enable us to consider whether we can offer to cover any claims (under sections 1, 2, 3 and 4 of your policy) arising from any pre-existing **Medical Condition**. Please be assured that we keep all information confidential, and it will only be used for the purpose of arranging travel insurance and providing services to you. Providing false or inaccurate information may invalidate your cover.

At the time of taking out this policy/being accepted for cover:

1. Do you have, or have you had, any **Medical Condition** where you have:

- a. received a terminal prognosis? Yes No
- b. experienced symptoms which have not been reviewed by your medical practitioner? Yes No
- c. not had a diagnosis, whether or not it is still under investigation? Yes No

If you have answered 'Yes' to any of the questions above unfortunately you will not have full protection of your policy.

If you make a claim due to a pre-existing **Medical Condition** of a close relative or close business associate, there will be no cover if their **Medical Conditions** are as described above, at the time of you taking out the policy/being accepted for cover.

SECTION 3

At the time of taking out this policy/being accepted for cover:

1. Do you have, or have you had:

- a. a heart condition or heart related condition, high blood pressure or a stroke? Yes No
- b. any form of cancer for which you have received treatment within the last 5 years? Yes No
- c. any condition for which you have suffered symptoms or which has been diagnosed within the last 12 months or for which there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet)? Yes No
- d. any long term or ongoing **Medical Condition** that your medical practitioner has recommended should be regularly reviewed, and you have not complied with such a recommendation? Yes No

If you have answered 'Yes' to any of the questions above you must obtain written confirmation from your medical practitioner that you are fit to undertake the trip for which you have been accepted for cover. This must be obtained prior to the commencement of your trip and should be retained should such written confirmation be required in the event of a claim.

For full terms and conditions please refer to the Section – "Important Conditions Relating to Health" in your policy wording. If you do not comply we may not be able to consider your claim or may reduce the amount of any claim payment.

Please note that claims that are not directly or indirectly related to your **Medical Condition** will still be considered (in accordance with the terms and conditions of the policy).

Unfortunately we are not able to provide alternative cover for pre-existing medical conditions not covered under this group policy and this will need to be obtained elsewhere from a specialist provider.