

Health declaration and health exclusions

If you make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

These apply to 'Cancellation and curtailment charges - Section 1' and 'Emergency medical and associated expenses -Section 2'.

It is very important that you read the following and declare any existing medical conditions to us.

- 1** **You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if in the 12 months before taking out this insurance or booking **your journey** (whichever is later), **you**:
 - a** have been prescribed medication;
 - b** have received treatment or attended a medical practitioner for any medical condition;
 - c** have attended a hospital or a clinic as an out-patient or in-patient;
 - d** have been referred for tests, investigations, treatment, surgery or are awaiting results.
 - e** have been diagnosed as having a terminal illness.

Unless

You have declared any existing medical conditions to **us** and **we** have confirmed cover in writing.

Medical screening service

If **you** have not already done so, **you** should contact **our** confidential medical screening service as soon as possible after taking out this insurance or booking **your journey** to declare a medical condition (or conditions);

Phone 1890 882822 or visit www.azgahealthscreen.co.uk

Based on the medical information **you** provide, **we** will confirm if cover can be offered for **your** declared medical condition (or conditions), and if an extra premium needs to be paid. Occasionally, **we** may need **you** to get extra medical information (at **your** cost) from **your doctor** to enable **us** to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and **we** have issued written confirmation.

If **we** are unable to cover the medical condition (or conditions), this will mean that **you** and any other **person insured** by **us** will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Each **person insured** by **us** would still be covered for any unrelated medical condition (or conditions) and other sections of cover subject to the terms and conditions of this policy.

- 2** **You** will not be covered unless **you** are fit to travel and able to undertake **your** planned **journey**.
- 3** **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your journey**.
- 4** **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 5** **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6** **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

Changes in health for annual multi-trip customers

If **your** health changes after taking out this insurance, **you** must tell **us** as soon as possible by calling **1890 882822** if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the extra premium, **you** can choose to:

- make a cancellation claim for any **journeys** already booked; or
- continue cover on this policy, but without cover for **your** medical conditions; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

Note

Annual multi-trip policy renewals

At the expiry of **your period of insurance**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.