

Medical Pre-Screening Declaration

Any person to be insured on this policy will automatically be accepted for cover, provided that they do not have more than **ONE** of the following conditions **and have no other pre-existing medical condition(s)**:

Asthma, as long as

- there has been no hospital admission within the last 12 months
- it is controlled by no more than 2 medications (no nebulisers and no home oxygen)
- the person to be insured has been a non-smoker for at least 18 months
- the person to be insured is able to walk at least 200 yards on the flat without becoming short of breath

Diabetes Mellitus (Type 2, non insulin dependent diabetes mellitus only), as long as

- it is controlled by diet alone or by no more than 1 medication (no insulin)
- there has never been any hospital admission or diabetic complication
- the person to be insured has been a non-smoker for at least 18 months

High Blood Pressure (Hypertension), as long as

- there has been no change in medication or dosage in the last 3 months
- the person to be insured has been a non-smoker for at least 18 months
- blood pressure reading on the last two occasions it was measured was within normal limits
- no more than 2 medications being taken

Hypercholesterolemia (High/Raised cholesterol), as long as

- it is not the inherited form (Familial Hypercholesterolemia)
- the plasma cholesterol level is below 6.0

You will not be covered for any claims arising directly or indirectly from, at the time of buying the policy or booking a trip (whichever is later):

- Any medical condition that **You** or any travelling companion(s) have or have had or for which **You** or any travelling companion(s) are taking or have been taking prescribed medication within the last five years.
- Any medical condition or set of symptoms that **You** or any travelling companion(s) have or have had for which **You** or any travelling companion(s) have been referred to a doctor or consultant for investigation, an undiagnosed condition or non-routine hospital consultation, awaiting tests, test results, investigations, surgery, or new condition being diagnosed within the last five years.
- Any medical condition of a Close Relatives or Close Business Colleagues that you are aware of.

UNLESS you have declared the medical conditions to our medical screening line on **01689 892 246** and cover has been agreed in writing.

There is no cover for any claims caused by or arising from a terminal prognosis, mental illness, Alzheimer, anxiety, Bi-polar, Dementia, Depression, Eating Disorder, Mental Instability, Phobias, Psychotic Disorders, Schizophrenia or related condition

If you do not disclose all pre-existing medical condition(s), other than where you can agree the declaration about Asthma, Type 2 Diabetes, Hypertension or Hypercholesterolemia, then there will be no cover under this policy for any claims relating directly or indirectly to such pre-existing medical condition(s).

You must disclose any change in medical condition of You, a travelling companion or Close Business Colleague after you have purchased the policy or booked a trip.