

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 Howden.

You must comply with the following conditions to have full protection under this group policy.

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

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 **Medical Condition** for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
3. Any **Medical Condition** for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
4. Your travel against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

Please answer the following questions to enable us to consider whether we can offer to cover any claims (under sections 1, 2 and 3) 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** which has:

a. resulted in any symptoms or diagnosis during the last 12 months; Yes No
or for which:

b. there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months; Yes No

2. Do you have, or have you had, any **Medical Condition** which:

a. is awaiting an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigation; Yes No

b. within the last 6 months, been seen by a specialist (other than for regular check-ups), had an operation or other hospital treatment or investigation; Yes No

c. have received a terminal prognosis; Yes No

d. have not had a diagnosis (i.e. symptoms for where the underlying cause has not yet been established)? Yes No

3. Are you aware of any circumstances that could reasonably be expected to give rise to a claim on this policy? 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 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).

Please note that 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 in point 1. and 2. above, at the time of you taking out the policy /being accepted for cover.

For full terms and conditions please refer to the Section – "Important Conditions Relating to Health" in your policy wording.

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.