

MEDICAL CONDITIONS (please read ALL sections below)

(FOR POLICIES ISSUED ON OR AFTER 01 FEBRUARY 2017)

IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS & CHANGE IN CIRCUMSTANCES

It is very important that you read and understand the following as it affects YOU and ALL other Insured Persons:

IMPORTANT MEDICAL CONDITIONS

1) **Unless** You have been given Our written agreement, we will not cover **PRE-EXISTING MEDICAL CONDITION(S)** (as defined below) directly or indirectly resulting from you or anyone in your travelling party or any non-travelling CLOSE RELATIVE or BUSINESS ASSOCIATE, on whose health your trip may depend, having ever suffered from, or been treated for, or diagnosed with, any of the following medical conditions before the issue of your policy:-

- a) a cardiovascular or heart related condition (heart attack, angina, chest pain, hypertension, and the like; or
- b) a lung or respiratory related condition (not including asthma, provided no hospital admissions or respiratory infections within the last 12 months; or
- c) a stroke, brain stroke or TIA (Transient Ischaemic Attack); or
- d) a psychological or psychiatric condition such as stress, anxiety, depression, dementia, eating disorder, malaise, fatigue (burn out syndrome); or
- e) an organ transplant or dialysis; or
- f) Insulin-Dependant Diabetes
- g) a terminal condition
- h) blood conditions / disorders / diseases
- i) cancer (where you have undergone treatment or investigation within the last 5 years)

2) You or any person upon whose health the trip may depend will not be covered for any claim arising from a medical condition of someone you were going to stay with, a relative, a business associate, a travelling companion, or anyone on whose health your trip may depend if you are aware of the medical condition at the time your policy was issued.

3) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend have a Medical condition that is ongoing; or from which you or any person upon whose health the trip may depend have suffered symptoms or required medical attention or treatment during the 24 months prior to the commencement of cover under this policy.

4) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend have a medical condition, if you are travelling against medical advice or for which medical advice should have been sought before commencing your journey.

5) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend know you will need medical treatment during your journey or you or any person upon whose health the trip may depend are travelling specifically to get medical treatment.

6) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend have a medical condition for which treatment is awaited as a hospital in-patient or have a medical condition that is under investigation when your policy was issued.

7) Any insured person aged 70 years and over on the schedule date of departure is subject to Medical Screening.

If any of the above points apply, You must tell us as soon as possible by contacting **Journeys Medical Screening** Helpline or log in to www.journeysmedical.co.uk , so that we can make an **assessment** of the medical information supplied. **If we agree** to cover your condition, our agreement will be advised in writing and further terms may apply.

ACCEPTED CONDITIONS (SUBJECT TO CRITERIA DETAILED BELOW)

Subject to you meeting the criteria stated in Points 1 to 7 above, AND any specific criteria stated below for each condition, you do not need to declare the following condition(s), provided: **you have no other pre-existing conditions, you only have the ONE condition, you are not waitlisted for surgery, and not under investigation, and you have been discharged from any post-operative follow-ups:**

Abnormal Smear Test

Ache

Achilles Tendon Injury

Acronyx - see Ingrowing Toenail

Adenoids

ADHD (Attention Defecit Hyperactivity Disorder) – see Attention Defecit Hyperactivity Disorder

Allergic Rhinitis (Rhinitis - Allergic)

Allergy

Alopecia

Anal Fissure/Fistula

Asthma: provided no hospital admissions or respiratory infections within the last 12 months, must be controlled with no more than 2 medications (no Nebulizer or Home Oxygen) and must have been a non-smoker for the last 12 months.

Astigmatism

Athlete's Foot (Tinea Pedis)

Attention Defecit Hyperactivity Disorder (ADHD)

Bell's Palsy (Facial Paralysis) – see Facial Paralysis

Benign Prostatic Enlargement: providing it has not been diagnosed within the last 6 months.

Blindness (Visual Impairment)

Blocked Tear Duct

Breast – Fibroadenoma

Breast Lump / Cyst

Bronchitis

Bunion (Hallux Valgus)

Bursitis (Housemaid's Knee) – see Housemaid's Knee

Caesarean Section

Cancer: providing you have not received treatment within the last 5 years.

Candidiasis (oral or vaginal)

Carpal Tunnel Syndrome

Cartilage Injury

Cataracts: providing no operation within the last 6 months.

Cervical Erosion

Cervicitis

Chalazion

Chicken Pox

Coeliac Disease

Coldsores (Herpes Simplex)

Common Cold(s)

Conjunctivitis

Constipation

Corneal Graft

Cyst – Breast

Cyst – Testicular

Cystocele

Deaf Mutism

Deafness

Dental Surgery

Dermatitis

Deviated Nasal Septum

Diarrhoea and/or Vomiting

Non-Insulin Dependant Diabetes: providing controlled by diet or one medication, or no hospital admissions or diabetic complications within the last 12 months.

Down's Syndrome: providing no complications or associated conditions e.g. congenital heart disease, epilepsy or gastrointestinal abnormalities.

Dry Eye Syndrome

Dyspepsia

Ear Grommets: providing there has been no infection in the last 6 months.

Ear Infection

Eczema

Endocervical Polyp

Endocervicitis

Enlarged Prostate

Epididymitis

Epilepsy: providing the condition was diagnosed more than 6 months ago and has been stable and not required any medication change within the last 6 months.

Epiphora (Watery Eyes) – see Watery Eyes

Epispadias

Epistaxis (Nosebleed(s)) – see Nosebleed(s)

Erythema Nodosum

Essential Tremor

Facial Neuritis (Trigeminal Neuralgia)

Facial Paralysis (Bell's Palsy)

Femoral Hernia

Fibroadenoma

Fibroid – Uterine

Fibromyalgia

Fibromyostis

Gall Bladder Removal

Ganglion

Gastric Reflux: providing it is not secondary to a Gastric Ulcer, and has been stable and not required any medication change within the last 6 months.

Glandular Fever

Glaucoma: providing it has not been diagnosed within the last 6 months.

Glue Ear

Goitre

Gout: providing the condition was diagnosed more than 6 months ago, and has been stable and not required any medication change within the last 6 months.

Grave's Disease

Gynaecomastia

Haematoma (external)

Haemorrhoids (Piles) – see Piles

Hallux Valgus (Bunions) – see Bunions

Hammer Toe

Hay Fever

Hernia (not Hiatus)

Herpes Simplex (Coldsore) – see Coldsore

Herpes Zoster (Shingles) – see Shingles

Hiatus Hernia

High/Raised Cholesterol: providing you have no other diagnosed heart conditions.

Hip Replacement: providing surgery has not been performed within the last 6 months.

Hives (Nettle Rash) – see Nettle Rash

Housemaid's Knee (Bursitis)

(Bursitis refers to this)

HRT (Hormone Replacement Therapy): providing you do not suffer with any other medical condition.

Hypercholesterolaemia (High/Raised Cholesterol) – see High/Raised Cholesterol

Hypospadias

Hysterectomy: providing no malignancy.

Impetigo

Indigestion

Influenza

Ingrowing Toenail (Acronyx)

Inguinal Hernia

Insomnia

Intercostal Neuralgia

Iron Deficiency Anaemia

Keinboeck's Disease

Keratoconus

Knee Injury

Knee Replacement

Kohlers Disease

Labyrinthitis

Laryngitis

Learning Difficulties

Leptothrix

Leucoderma
Lichen Planus
Lipoma
Mastitis
Meniere's Disease
Menorrhagia
Miscarriage
Mole(s)
Molluscum Contagiosum
Muscular Degeneration
Myxoedema
Nasal Infection
Nasal Polyp(s)
Nettle Rash (Hives)
Neuralgia Neuritis
Nosebleed(s)
Nut Allergy
Nystagmus
Obstructive Sleep Apnoea
Otosclerosis
Overactive Thyroid (Hyperthyroidism) OR Underactive Thyroid (Hypothyroidism): providing the condition has not been diagnosed within the last 6 months, and is not a consequence of any other medical condition.
Parametritis
Pelvic Inflammatory Disease
Photodermatitis
Piles
Pityriasis Rosea
Prickly Heat
Prolapsed Uterus (Womb)
Pruritis
Psoriasis
Raised/High Cholesterol (Hypercholesterolaemia) – see High/Raised Cholesterol
Repetitive Strain Injury
Retinitis Pigmentosa
Rhinitis (Allergic) - see Allergic Rhinitis
Rosacea
Salpingo-oophoritis
Scabies
Scalp Ringworm (Tinea Capitis)
Scheuermann's Disease
Sebaceous Cyst
Shingles (Herpes Zoster)
Shoulder Injury
Sinusitis
Skin Ringworm (Tinea Corporis)
Sleep Apnoea
Sore Throat
Sore Throat (Herpes Simplex)
Sprains
Stigmatism
Stomach Bug
Strabismus (Squint) – see Squint
Stress Incontinence
Synovitis
Talipes (Club Foot) – see Club Foot
Tennis Elbow
Termination of Pregnancy
Testicles – Epididymitis
Testicles – Hydrocele

Testicles – Varicocele

Testicular Cyst

Testicular Torsion (Twisted Testicles) – see Twisted Testicles

Throat Infection(s)

Thrush

Thyroid – Overactive – see Overactive Thyroid

Thyroid Deficiency – Underactive (Hypothyroidism) – see Underactive Thyroid

Tinea Capitis (Scalp Ringworm) - see Scalp Ringworm

Tinea Corporis (Skin Ringworm) - see Skin Ringworm

Tinea Pedis (Athlete's Foot) - see Athlete's Foot

Tinnitus

Tonsillitis

Tooth Extraction

Torticollis (Wry Neck) – see Wry Neck

Trichomycosis

Trigeminal Neuralgia (Facial Neuritis) – see Facial Neuritis

Turner's Syndrome

Twisted Testicles (Testicular Torsion)

Umbilical Hernia

Underactive Thyroid (Hypothyroidism) OR Overactive Thyroid (Hyperthyroidism): providing the condition has not been diagnosed within the last 6 months, and is not a consequence of any other medical condition.

Undescended Testicle

Urethritis

Uterine Polyp(s)

Uterine Prolapse

Urticaria

Varicocele

Varicose Veins Vasectomy

Verruca

Vertigo

Visual Impairment (Blindness) – see Blindness

Vitiligo

Warts

Watery Eyes (Epiphora)

Womb Prolapse (Uterus) – see Prolapsed Uterus (Womb)

Wry Neck (Torticollis)

CONDITIONS FOR WHICH YOU MUST CALL MEDICAL SCREENING:

Insulin-Dependant Diabetes

PLEASE NOTE:

- If you do have one of the above conditions, but do not meet the criteria specified above, or under the Important Medical Conditions (points 1 to 7), please contact the Medical Screening Department (either via the website or the contact details under the "USEFUL CONTACT INFORMATION" section (see Page 2 of the Policy Wording document).
- If you are unsure, please feel free to contact The Medical Screening Department (either via the website or the contact details under the "USEFUL CONTACT INFORMATION" section (see Page 2 of the Policy Wording document).

For your own security and to register your call, you **MUST** obtain a Medical Screening **Endorsement number** to validate the Medical Screening upon completion. **Without** this your declaration shall not be valid.

Contact Journeys Travel Insurance - Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.15 **Tel: 0844 567 8648** or logging onto www.journeysmedical.co.uk.

IMPORTANT MEDICAL EXCLUSIONS

We will NOT cover:

- Where either **YOU** or a **CLOSE RELATIVE** are awaiting tests or treatment, or awaiting the results of tests or treatment, or have received a terminal prognosis.

- If **YOU** have any undiagnosed symptoms that may require treatment in the future (ie symptoms for which YOU are awaiting investigation/consultations, or awaiting results of investigations, and where the underlying cause has not been established)

In respect of all cover provided under SECTIONS A, B & C (Cancellation or Curtailment, Medical and Other Expenses and Personal Accident) we reserve the right:

1. At our discretion to require any person applying for cover to undergo Journeys Medical Screening
2. To vary the conditions or premium on which cover is offered.

CHANGE IN YOUR CIRCUMSTANCES - after you have purchased this Insurance

If after taking this insurance **You** become aware of any circumstances that may give rise to a claim such as changes in your health or that of a person on whom this insurance may depend whether travelling or not (e.g. close relative as defined in the Policy Definition) **You** must contact us and tell us about the **changes** as soon as reasonably possible and prior to any trip.

We may in light of such changed circumstances be unable to continue with the Insurance cover under sections A; B; and C of this policy. If this is not acceptable to you, **we will refund your Insurance Premium** in order to allow you the opportunity to source Insurance Cover elsewhere or **we will cover the costs incurred** to date in respect of Loss of Deposit charges or Cancellation Charges.

You must contact us promptly regarding the change and are responsible for any costs incurred in obtaining any medical reports required by us. In the event that you fail to contact us within **7 days** of the date of your change of circumstances **You** will be responsible for any increased costs incurred as a result of the delay in cancelling your trip. **We** will only pay the costs that would have applied had you cancelled your trip **within 7 days** of the date of change of circumstance giving rise to the claim.

For assistance if in any doubt, please contact Journeys Travel Insurance - Medical Screening Helpline during normal office hours, Monday to Friday, 09.00-17.30 - **Tel: 0844 567 8648** or logging onto www.journeysmedical.co.uk.