
Appendices 1 -Medical Disclosure Process

We (the insurer) will require agreement from the **insured persons** general medical practitioner that the **Insured persons** are fit to travel if any of their pre-existing medical conditions meet the following criteria at point of booking their trip and/or if their health changes prior to the departure for their **insured journey**:

1. The **Insured Person** have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
2. The **Insured persons** are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
3. The **Insured persons** are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

If an **insured person** meets the above criteria and does not have acceptance from the **insurer**, then all sections of the policy are excluded from cover for their **Insured Journey**. We do not require verification if the **insured person** has suffered from/received treatment or advice/medication for any of the “acceptable conditions” listed below.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years, Allergic rhinitis, Alzheimer’s Disease, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (controlled only using a reliever and a preventer inhaler and with no history of hospital admissions or a past medical history of chest infection / pneumonia in the last 6 months), Blindness or partial sightedness, Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness/Impaired Hearing, Diabetes (Type 2 controlled by diet only with no history of admissions or related medical conditions), Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome, Lichen Planus, Ligament or tendon injury (provided that you are not currently being treated), Macular degeneration, Melanosis , Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson’s Disease, Physically Disabled, PMT, Psoriasis, Raynaud’s Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, Vertigo.

Please also be aware that if any of the below apply, then there is no cover under the policy.

1. If the **insured person** is travelling contrary to medical advice; or
2. If the **insured person** is travelling to obtain medical treatment; or
3. If the **insured person** has a terminal prognosis.