

IMPORTANT CONDITIONS AND EXCLUSIONS RELATING TO HEALTH

The policy does not cover any claims relating to pre-existing or known **Medical Conditions**. If **You** have only ONE **Medical Condition** at the time of taking out this policy and it is one of those shown in the table below then this will be covered under the policy automatically.

- Achilles Tendon Injury
- Acid Reflux
- Acne
- Anal Fissure/Fistula
- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergy (requiring non prescriptive treatment only)
- Bells Palsy (in isolation only)
- Benign Prostatic Enlargement
- Blindness
- Broken/Fractured Bones (not head or spine)
- Carpal Tunnel Syndrome
- Cataracts
- Colds or Influenza
- Colitis (no hospital admissions in last 12 months)
- Corneal Graft
- Cosmetic Surgery
- Cuts & Abrasions (non self-inflicted)
- Cyst Breast (Benign)
- Cyst Testicular (Benign)
- Cystitis
- Diarrhoea and/or vomiting (resolved)
- Dislocated Hip
- Dyspepsia
- Eczema
- Epididymitis
- Essential Tremor
- Fungal Nail Infection
- Gall Bladder Removal (if more than 3 months ago)
- Gastric Reflux
- Genital Herpes
- Glandular Fever
- Glaucoma
- Gout
- Hayfever
- Hemorrhoids (Piles)
- Hernia (not Hiatus)
- Hip Replacement
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided carried out more than 6months ago)
- Irritable Bowel Syndrome
- Macular Degeneration
- Menopause
- Menorrhagia
- Migraine (confirmed diagnosis, no ongoing investigations)
- Myalgia (Muscular Rheumatism)

- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Nasal Polyp(s)
- Neuralgia, Neuritis
- Nut Allergy
- Osteochondritis
- Osteoporosis, Osteopaenia (fragile bones) NO vertebral (backbone) fractures
- Pelvic Inflammatory Disease
- Psoriasis
- Reflex Oesophagitis
- Rheumatism
- Rhinitis (Allergic)
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Sleep Apnoea
- Tendon Injury
- Tonsillitis
- Underactive Thyroid
- Urticaria
- Varicose Veins legs only (if GP has confirmed that client is fit to travel)

Exclusions

It is a condition of this policy that you will not be covered under Section A (Cancellation or Curtailment Charges), Section B (Emergency Medical and Other Expenses), Section C (Hospital Benefit), Section D (Personal Accident) and Section W3 - Green Fees for any claims arising directly or indirectly from:

At the time of taking out this policy:

- Any medical condition for which you or a close relative or a travelling companion are aware of but have not had a diagnosis.
- Any medical condition for which you or a close relative or a travelling companion have received a terminal prognosis.
- Any medical condition for which you or a close relative or a travelling companion are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

At any time:

- 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 but despite this you still travel.
- Any surgery, treatment or investigations for which you intend to travel outside of your home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).
- Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
- Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.