

IMPORTANT CONDITIONS AND EXCLUSIONS RELATING TO HEALTH



Exclusions relating to Your health

The policy does not cover any claim arising directly or indirectly from or in connection with any Medical Condition

A. for which at the time of at the time of taking out this policy or booking a Trip (whichever is later), You or anyone insured under this policy

I) have in the last 2 years:

- taken any prescribed medication; or
- received treatment or advice from a Medical Practitioner; or
- have experienced symptoms for which You or they should reasonably have sought treatment or advice from a Medical Practitioner; or

II) are waiting for treatment tests or investigation (or waiting for the results of, or have refused, treatment test or investigation); or

III) have been given a terminal diagnosis or have been offered, refused or are receiving palliative care.

B. where at any time You or anyone to be insured under the policy are travelling:

I) whilst unfit to travel (if in doubt check with a Medical Practitioner).

II) against the advice of a Medical Practitioner (or would be had you or they sought their advice).

III) with the intention of obtaining medical treatment or consultation abroad.

IV) against any health requirement stipulated by any carrier, their handling agents or any other public transport carrier.

Please note that: If we do not cover a Medical Condition, it will mean that no other Insured Person will be able to make a claim in connection with that Medical Condition(s).

Exclusions relating to the health of others

You will not be covered under section A 'Cancellation or curtailment' for any claim due to any illness, injury, disease or condition, whether diagnosed or not, known to You at the start date of Your cover or at the time of booking a Trip (whichever is later) and which affects a Close relative, Close Business associate or Travelling companion or a person You are planning to stay with during Your Trip.

Change In State of Health

The policy does not cover any claim arising directly or indirectly from or in connection with any Medical Condition that develops or recurs after taking out this policy except for;

- Cancellation under Section A. Cancellation or Curtailment, if it develops or recurs before You commence Your Trip and You are unfit to travel.
- Curtailment under Section A. Cancellation or Curtailment and under all other Sections of the Policy if it develops or recurs during Your Trip.

If You develop any new Medical Condition (or suffer a recurrence of a previous Medical Condition not already excluded under “Exclusions relating to Your health” above) after taking out this policy and before commencing your Trip, You should consult a Medical Practitioner at the earliest opportunity.

If the Medical Practitioner:

- certifies that You will not be fit to travel on the Trip You should submit a claim under Section A Cancellation or Curtailment Charges (see Claims Conditions 1. Claims)
- considers that You will be fit to travel on the Trip You can either:
 - cancel this policy and receive a proportionate refund of premium.
 - travel without cover under any section of this policy for that Medical Condition.

You should also refer to the general exclusions.