

Medical Self Assessment Guide

To determine if your pre-existing medical conditions, or conditions suffered by a Close Relative (as defined in the policy wording) are automatically covered please assess the medical condition against all of the below questions.

Important notes:

1. If you call the Medical Hotline and cover is provided for any pre-existing medical conditions which you suffer, an additional premium may be charged.
2. This form is for clients under 80 years of age, for clients 80 years and over they must complete the Travel Risk Assessment form in all cases. This form can be obtained from your agent.
3. No pre-existing medical conditions are covered if you have purchased the Essentials Policy Option.
4. If you answer "Yes" to Questions 2-7 relating to a pre-existing medical condition for a Close Relative then we are unable to provide cover under the Comprehensive or Business policy options.

Q1	Do you or your Close Relative have a pre-existing medical condition? A pre-existing medical condition is defined in our travel policy wording as meaning: "any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware or for which you have had or received a medical examination, consultation, treatment, investigation and/or medication in the 12 months prior to the date your policy is issued."	<input type="radio"/> Yes Go to Q2	<input type="radio"/> No No further action required
Q2	Is your journey over 2 months in duration or are you or your Close Relative between 70 – 79 years?	<input type="radio"/> Yes Please call the Medical Hotline	<input type="radio"/> No Go to Q3
Q3	Has the medical condition been diagnosed in the last 12 months or has the medication or treatment for the medical condition(s) changed in the last 12 months?	<input type="radio"/> Yes Please call the Medical Hotline	<input type="radio"/> No Go to Q4
Q4	Is the condition on-going or chronic and has been treated at hospital in the last 5 years?	<input type="radio"/> Yes Please call the Medical Hotline	<input type="radio"/> No Go to Q5
Q5	Have you or your Close Relative, had surgery or hospital treatment for the medical condition in the last 12 months?	<input type="radio"/> Yes Please call the Medical Hotline	<input type="radio"/> No Go to Q6
Q6	Does the condition(s) you or your Close Relative have been receiving treatment or advice for (including medication) relate to: <ul style="list-style-type: none"> • A heart condition under specialist review or care (excluding Hypertension) • A lung condition causing permanent problems with shortness of breath • A transplanted organ • Thinning of the bones (osteoporosis) • Blood or lung clots • Insulin Dependant Diabetes • Your Brain • Major allergic reactions • Cancer • a back problem for which you have had spinal surgery • a sexually transmitted disease(s), AIDS, HIV or related conditions? 	<input type="radio"/> Yes Please call the Medical Hotline	<input type="radio"/> No Go to Q7
Q7	If you answer yes to any of the below we are unable to cover the medical condition <ul style="list-style-type: none"> • Has a registered medical practitioner advised you against travelling with the medical condition? • Are you travelling, or is one of the reasons you are travelling, to obtain medical treatment for the medical condition? • Is the medical condition terminal? • Is surgery planned or are you on a waiting list for treatment? • Is the condition related to ongoing pain for which you receive regular medication or treatment? • Does the medical condition relate to any ongoing symptomatic condition for which you have had investigations and not yet, had a diagnosis for? 	<input type="radio"/> Yes We are unable to provide cover for these pre-existing medical conditions	<input type="radio"/> No If you have answered "No" to Questions 2-7 your medical condition is automatically covered under the Comprehensive or Business Travel Policy Options. If you have completed these questions for a Close Relative then cover is provided under Section 1 Cancellation and Travel Disruption of the policy, up to the policy limit of \$4000.