

Health declaration and health exclusions

If you make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

These apply to 'Section 1 - Emergency medical and associated expenses' and 'Section 2 - Cancelling or cutting short your trip'.

It is very important that you read the following and declare any existing medical conditions to us.

- 1** You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance **you**:
 - a** have been prescribed any medication, received any treatment or had a consultation with a **doctor** or hospital specialist in the past 12 months for any medical condition;
 - b** have ever been diagnosed with or treated for any of the following, before **you** bought **your** policy:
 - any cardiovascular problems for example, heart attack, angina, chest pain or palpitations;
 - any other heart condition;
 - hypertension (raised blood pressure);
 - blood clots;
 - raised cholesterol; or
 - any cerebrovascular problems for example stroke, transient ischaemic attack (TIA) or brain haemorrhage.
 - c** are awaiting treatment for any medical condition or the results of any medical tests or investigations.

Unless

You have declared any existing medical conditions to **us** and **we** have accepted cover.

You should contact **us** as soon as possible after booking **your trip** at www.mondialhealthscreen.co.uk or by calling **0845 618 0350** to declare a medical condition (or conditions);

This confidential service will be able to confirm if cover can be provided for **your** medical conditions.

If necessary, **we** may need **you** to get extra medical information (at **your** cost) from **your doctor** to see if cover applies. Based on **our** assessment of the medical information supplied, **we** will decide if cover can be offered, if further terms need to be applied or if cover is offered subject to payment of an additional premium.

If an additional premium is required, cover will not start until full payment has been received by **us** and written confirmation given by **us**.

If **we** are unable to cover the medical condition (or conditions), this will mean that **you** and any other **person insured** by **us** will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This may even apply if the person with the medical condition (or conditions) purchases cover from another provider.

Each **person insured** by **us** would still be covered for any unrelated medical condition (or conditions) and other sections of cover subject to the terms and conditions of this policy.

- 2 **You** will not be covered unless **you** are healthy, fit to travel and able to undertake **your** planned **trip**.
- 3 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your** **trip**.
- 4 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your** **trip**.
- 5 **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your** **trip**.