

Medical Condition Declaration

You will not be covered for any claim arising from:

1. A past or current medical condition that you or any travelling companion(s) have or have had within the last three years:
 - for which a medical consultation or treatment with a qualified medical professional has been received or is awaited, or
 - for which tests or test results are awaited, or
 - for which any medication has been prescribed
2. A past or current medical condition, of which you are aware, that a non-travelling close relative or close business colleague has had within the last three years.

UNLESS you have declared such medical condition to our medical referral line on 01689 892 216 and cover has been agreed in writing.

THE ABOVE REQUIREMENTS APPLY NOT ONLY AT THE TIME OF PURCHASING THE POLICY BUT ALSO AS SOON AS THERE IS ANY CHANGE IN HEALTH OR MEDICATION DURING THE POLICY PERIOD.

There is no cover for any claim arising from a terminal prognosis, Alzheimer's disease, Anxiety, Bi-polar Disorder, Dementia, Depression, Eating Disorder, Phobias, Psychotic Disorders, Schizophrenia or any form of mental illness.

There is no cover under this policy when travelling against medical advice or when travelling abroad to receive medical treatment.

If you do not disclose all pre-existing medical condition(s), then there will be no cover under this policy for any claims relating directly or indirectly to such pre-existing medical condition(s).