

# Medical Declaration

## Important conditions relating to health

This travel insurance works on the basis that no one on this policy is travelling against medical advice, or to get medical treatment. If anyone has an undiagnosed medical condition before travelling (for example, if waiting for test results, consultations or investigations), this policy won't cover any related claim for cancellation or medical expenses.

**If you don't tell us about a medical condition that you or anyone on the policy have, any claim for cancellation or medical expenses relating to that medical condition may not be paid.**

You do not need to tell us about any medical conditions that are on the accepted conditions list. These are automatically covered under the normal terms and conditions of the policy.

**I have read the information above and:**

- I need cover for existing medical conditions
- Nobody on this policy needs cover for existing medical conditions

(PRINT) Name : .....

Signed : .....

Date : .....

### Accepted conditions

The following **medical conditions** are covered subject to the normal terms and conditions of this insurance and **you** do not need to tell **us** about them, **provided the insured person** can meet **ALL** of the following criteria:

a) has no other **pre-existing medical conditions** which are not listed below; and

b) is not awaiting surgery for the condition; and

c) has been fully discharged from any post-operative follow-up.

(Please go to [www.healthcheck247.com](http://www.healthcheck247.com) to see the full list of accepted conditions)

Allergic rhinitis	Hip replacement (no subsequent arthritis)
Blindness	HRT (Hormone Replacement Therapy)
Breast – Cyst/Fibroadenoma	Hyperthyroidism (overactive thyroid)
Broken bones (other than head or spine) - (no longer in plaster)	Hypothyroidism (underactive thyroid)
Cataracts	Hysterectomy (provided no malignancy)
Chicken pox (fully resolved)	Impetigo
Coeliac disease	Indigestion
Common cold(s)/Influenza	IBS (Irritable Bowel Syndrome)
Deafness	Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
Ear infections (resolved - must be all clear prior to travel if flying)	Sinusitis
Eczema (no hospital admissions or consultations)	Tonsillitis
Enlarged prostate (benign prostatic enlargement)	URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
Gall bladder removal (no complications)	Varicose veins - legs only, never any ulcers or cellulitis
Glaucoma	Vertigo - provided no disabling episodes
Gout	
Haemorrhoids (piles)	
Hayfever	
Hernia (not hiatus)	

In addition to any **medical condition** on the 'Accepted conditions' list, **you** may be automatically accepted for cover, provided **you** do not have more than **ONE** of the following medical conditions or any other **pre-existing medical condition**.

### Arthritis (juvenile, osteoarthritis, rheumatoid or psoriatic arthritis, reiter's syndrome, rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- Must NOT be awaiting surgery.
- Must have NO lung problems.

### Asthma (wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

### Diabetes mellitus (sugar diabetes):

- Type 2 (non-insulin-dependent diabetes mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no insulin)
- There must have been NO hospital admissions or diabetic complications EVER
- Must have been a non-smoker for at least 12 months.

### Down's Syndrome:

- There must be NO associated conditions or complications (e.g. congenital heart disease, epilepsy, gastrointestinal abnormalities).

### Hypercholesterolaemia (high/raised cholesterol):

- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

### Hypertension (high blood pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

### Hypotension (low blood pressure):

- Must NOT be associated with any underlying condition.

### Osteoporosis (osteopaenia, fragile bones):

- There must have been NO vertebral (backbone) fractures.

If **you** have any other **pre-existing medical conditions** or **your medical condition** does not meet the above criteria, **you** should contact **us** at [www.healthcheck247.com](http://www.healthcheck247.com) or by calling 0845 618 0341 to tell **us** about all **your pre-existing medical conditions** and ensure that the cover will meet **your** needs.

This is a summary of details - see Terms & Conditions for full details