It is very important that **you** read the following:

FOR UK TRAVEL ONLY

If **you** are only travelling within the **UK**, Channel Islands or Isle of Man during **your trip**, it is a condition of this **policy** that **you** can comply with the following:

1. **You** are fit to travel and undertake **your** planned **trip**.
2. Following any claim investigation, **your doctor** confirms they would have agreed with or recommended **your** travel plans when **you** took out this **policy**, booked **your trip** or at the time **you** travelled (whichever is later).
3. **You** are not travelling with the purpose of having medical treatment or a consultation.
4. **You** are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

If **you** are unsure whether **we** will be able to provide cover for **your** medical condition(s), please contact the Customer Service team on **01903 235042** for further advice.

FOR TRAVEL OUTSIDE OF THE UK

1. **You** will not be covered for any claims arising as a direct or indirect result of a **pre-existing medical condition** if, in the 12 months before taking out this **policy** or booking **your trip** (whichever is later), **you**:
    • were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral;
    • attended or were due to attend a hospital or clinic as an out-patient or in-patient;
    • consulted a medical practitioner for a medical condition; or
    • received treatment, including prescribed medication;
    <div align="center">Unless</div>

The condition(s) has (have) been declared to and accepted by **us** in writing. **You** should contact the Medical Screening Team by calling them on **02392 419897** if:
    • **you** need to declare a **pre-existing medical condition**;
    • **you** are unsure whether a **pre-existing medical condition** needs to be declared or not.

The confidential help line will be able to confirm if cover can be provided for **your** medical conditions. If **you** need to make a claim arising from a **pre-existing medical condition** that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid. Each person insured by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this **policy**.

You will not be covered if:

1. Following any claim investigation, **your doctor** confirms they would not have agreed with or recommended **you** travel as planned either when **you** took out this **policy**, booked **your trip** or at the time **you** travelled (whichever is later).
2. **You** know **you** will need medical treatment or a consultation at a medical facility during **your trip**.
3. **You** are travelling specifically for the purpose of having surgery, procedures or hospital treatment, whether medically necessary or not.
4. **You** had been diagnosed with a terminal illness prior to the date **you** took out this **policy** or booked **your trip** (whichever is later).

If **we** are unable to cover a medical condition, this will mean that any other person insured by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a *travelling companion*, someone *you* were going to stay with or a *family member* if at the time *your policy* was issued:
- *you* were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;
- *you* were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

Only claims relating to a medical condition where any of the above apply will be affected. This includes indirectly related claims (see note below).

NOTE:
Indirectly related claims: An indirectly related claim means a medical problem that is more likely to happen because of another medical problem *you* already have. Sometimes these conditions can lead to the development of other conditions. For example if *you*:
- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, *you* are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, *you* are more likely to have a heart attack or a stroke.
- have osteoporosis, *you* are more likely to break or fracture a bone.
- have or have had cancer, *you* are more likely to suffer with a secondary cancer.

Level of medical cover provided: 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*.

CHANGES IN HEALTH
If *your* health changes after taking out this *policy* and before *your trip, you* do not need to tell *us* about the changes, as long as *your doctor* has confirmed that *you* are fit to travel. Medical condition(s) that *you* declared, which *we* are able to cover, are shown in the 'Medical Screening Declaration' that *we* will send to *you*. *You* need to check this information carefully and contact *us* if there is anything wrong or if *you* need to declare any other conditions. Please let *us* know within 14 days and be aware that any changes to the original declaration, particularly if declaring another medical condition, could affect *our* decision to cover *you*, or may mean an extra premium has to be paid. Based on any extra medical information *you* provide, *we* will confirm if cover can be offered for *your* declared medical condition(s), and/or if an extra premium needs to be paid. If an extra premium is required, cover will not start until this has been paid and *we* have issued written confirmation.