

HEALTH CONDITIONS

This policy may not provide cover for pre-existing medical conditions, so it is important that you review and respond to the questions below in order to have the full protection of your policy. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid.

If you are travelling within the United Kingdom you are not required to declare your medical conditions. However to be covered for any medical conditions you have or have had, you must be able to answer NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

1. Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)
2. Are you travelling:
 - a) against the advice of a medical practitioner, or
 - b) for the purpose of obtaining medical treatment.
3. Have you been given a terminal prognosis
4. Are you receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient
5. If you are on prescribed medication, are your medical condition(s) stable and well controlled
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that you are fit enough to take this trip by either:
 - a) a registered mental health professional (if you are under the care of a Community Mental Health Team), or
 - b) a consultant specialising in the relevant field.

If you are travelling outside of the United Kingdom You must telephone MediScreen on 0344 892 1698 if anyone to be covered by this policy, or any person upon whose health the trip depends:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment)
2. Is taking prescribed medication
3. Has or has had any medical condition still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

MediScreen's office hours are 9am to 5pm Monday to Thursday and 9am to 4pm Friday excluding Bank Holidays.