

# Important Health Requirements

## Medical Declaration

It is important that you declare all medical conditions for yourself and anyone insured on your policy. If you make a claim for a pre-existing medical condition that you have not declared and has not been agreed in writing, your claim will be declined.

You will not be covered under this policy for any Cancellation, Curtailment, Trip Interruption, Additional Accommodation and Travelling Costs, Medical Expenses and Repatriation, Hospital Benefit or Personal Accident claims arising directly or indirectly from:

- a. At the time of taking out this policy:
  - i. Any medical condition you have, or have had, that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the two years prior to the commencement of cover under this policy
  - ii. Any cancer, respiratory, cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy, unless shown on the Automatically Accepted Minor Conditions list, unless you have contacted Holiday Extras and they have agreed, in writing, to cover you. **When you contact the Holiday Extras medical screening line on the number shown in your policy wording, you must provide details of ALL medical conditions. Lines are open during normal office hours.**
  - iii. Any medical condition for which you, a Close Relative, a travelling companion or a person with whom you intend to stay while on your trip have received a terminal prognosis.
  - iv. Any medical condition for which you, a Close Relative, a travelling companion or a person with whom you intend to stay while on your trip are aware of but have not had a diagnosis.
  - v. Any medical condition for which you, a Close Relative, a travelling companion or a person with whom you intend to stay while on your trip are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- b. At any time:
  - i. Any medical condition you have in respect of which a medical practitioner has advised not to travel (or would have done so had you sought his/her advice), but despite which you still travel.
  - ii. Any surgery, treatment or investigations for which you intend to travel outside of your home area to receive (including expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).
  - iii. Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
  - iv. You travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

## Important Limitations

You must be a UK resident, and aged under 86 at the time of taking out this policy.

You will not be covered for any Cancellation, Curtailment or Trip Interruption claims for any medical condition affecting you, a Close Relative or a travelling companion that you are aware of at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.

This policy will not cover any Cancellation, Curtailment or Trip Interruption claims arising directly or indirectly from any pre-existing medical condition known to you before the start of the period of insurance affecting a Close Relative or travelling companion who is not insured under this policy, or a person with whom you intend to stay while on your trip if:

- They had received a terminal prognosis at the start of the period of insurance, or
- They were on a waiting list for, or knew they needed surgery, inpatient treatment or investigation at any hospital or clinic at the start of the period of insurance, or
- They were aware of a medical condition or suffering from symptoms but had not had a diagnosis at the start of the period of insurance, or
- They have had surgery, inpatient treatment or hospital consultations in the 90 days before the start of the period of insurance.

**You must declare all material facts to us, that is *anything* that may affect this insurance.**