



## **Medical Pre-Screening Declaration**

Any person to be insured on this policy will automatically be accepted for cover, provided that they do not have more than **ONE** of the following conditions **and have no other pre-existing medical condition(s)**:

- Asthma, as long as
  - there has been no hospital admission within the last 12 months
  - it is controlled by no more than 2 medications (no nebulisers and no home oxygen)
  - the person to be insured has been a non-smoker for at least 18 months
  - the person to be insured is able to walk at least 200 yards on the flat without becoming short of breath
- Diabetes Mellitus (Type 2, non insulin dependent diabetes mellitus only), as long as
  - it is controlled by diet alone or by no more than 1 medication (no insulin)
  - there has never been any hospital admission or diabetic complication
  - the person to be insured has been a non-smoker for at least 18 months
- High Blood Pressure (Hypertension), as long as
  - there has been no change in medication or dosage in the last 3 months
  - the person to be insured has been a non-smoker for at least 18 months
  - blood pressure reading on the last two occasions it was measured was within normal limits
  - no more than 2 medications being taken
- Hypercholesterolemia (High/Raised cholesterol), as long as
  - it is not the inherited form (Familial Hypercholesterolemia)
  - the plasma cholesterol level is below 6.0

**You MUST contact the medical screening line if:**

- a. any person to be insured on this policy, or
- b. a travelling companion, or
- c. anyone who is not travelling with you but whose health would affect whether or not you travel (such as a close relative or business colleague)

**has more than one of the above conditions or has suffered from or received any form of medical advice or treatment or medication for:**

- any heart-related condition (including Angina)
- any blood circulatory disorder (cardio vascular condition) or stroke within the last 5 years
- any breathing condition (including asthma [unless the above declaration can be met], bronchitis, COPD, COAD) within the last 5 years

**OR**

- has had treatment or hospital consultation for any cancerous condition in the last 5 years
- has been referred to or seen by a doctor or hospital or consultant or needed in-patient treatment in hospital at any time in the last 12 months
- is on a hospital or specialist's waiting list for inpatient or outpatient treatment or investigation
- has had any change in dosage or medication in the last 12 months
- has been diagnosed with a renal condition (kidney)

Please contact our medical screening line on **0844 248 6075** to find out if the medical condition(s) can be covered under this policy and if any terms and/or conditions will apply.

There is no cover for any claims caused by or arising from a terminal prognosis, mental illness, anxiety, depression or related condition

**If you do not disclose all pre-existing medical condition(s), other than where you can agree the declaration about Asthma, Type 2 Diabetes, Hypertension or Hypercholesterolemia, then there will be no cover under this policy for any claims relating directly or indirectly to such pre-existing medical condition(s).**

**You MUST notify us of any change in health after you have purchased this policy on 0844 248 6075**