



Medical Conditions

To ensure adequate policy cover, it is important that you disclose pre-existing medical conditions - *other than those detailed below* - which affect you, the people travelling or other people upon whose health your trip depends.

The conditions listed below are automatically covered for no additional premium and you are not required to declare them to us *unless you have any other pre-existing condition*. Those declared to us may incur an additional charge.

Automatically Covered Pre-Existing Medical Conditions

Acne
ADHD
Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years
Allergic rhinitis
Arthritis (the affected person must be able to walk independently at home without using mobility aids)
Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma controlled by no more than 2 inhalers and no other medication)
Blindness or partial sightedness
Carpel tunnel syndrome
Cataracts
Chicken pox (if completely resolved)
Common cold or flu
Cuts and abrasions (that are not self-inflicted and require no further treatment)
Cystitis (providing there is no ongoing treatment)
Deafness
Diabetes (controlled by diet or tablets only)
Diarrhea and vomiting (if completely resolved)
Eczema
Enlarged prostate (benign only)
Essential tremor
Glaucoma
Gout
Hemorrhoids
Hay fever
Ligament or tendon injury (provided that you are not currently being treated)
Macular degeneration
Menopause
Migraine (providing there are no ongoing investigations)
Nasal polyps
PMT
RSI
Sinusitis (providing there is no ongoing treatment)
Skin or wound infections (that have completely resolved with no current treatment)
Tinnitus
Underactive Thyroid (Hypothyroidism)
Urticaria
Varicose veins in the legs