

Health declaration and health exclusions

In respect of travel to all destinations, you are not covered for any directly or indirectly related claims if at the time this insurance was arranged and each time you make arrangements for a trip, you or your travelling companions insured under this policy or any non-travellers upon whose health your travel plans depend;

- i. have been given a terminal diagnosis, or
- ii. are on a waiting list for surgery, treatment or investigation at a hospital, clinic or nursing home or are awaiting the results of any tests or investigations, or
- iii. are undergoing a course of treatment at a hospital, clinic or nursing home, or
- iv. have any medical condition for which a diagnosis has not yet been received, or
- v. are planning to travel against the advice of a doctor or travelling specifically to seek, or you know you will need, medical treatment while you are away, or
- vi. have any medical condition for which the recommended treatment or prescribed medication as directed by a doctor, is not being taken.