

Important Conditions

To be entitled to cover under this insurance you and all persons named on this policy, on whose behalf you have permission to apply for this insurance, must understand and agree to the following:

1. This insurance operates on the following basis:
 - a) To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
 - b) The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
 - c) The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad.
 - d) The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/ consultations, or awaiting results of investigations, where the underlying cause has not been established).
2. No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered if:
 - a) The Medical condition that has given rise to the 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 2 years prior to the commencement of cover under this policy and/or prior to any Trip; **and/or**
 - b) any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.
3. This policy will NOT cover any claims under Section 6 (Cancellation & Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:
 - a) a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
 - b) if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
 - c) required surgery, inpatient treatment or hospital consultations; or
 - d) required any form of treatment or prescribed medication.
4. We can cover customers up to 79 years of age for Single Trip and Annual Multi-Trip policies, this reduces to 45 for Extended Stay policies. All ages are at the commencement of the Period of Insurance.
5. I/We can confirm that each person named on the Certificate and for whom the appropriate premium has been paid, are resident in the United Kingdom, and have not spent more than 6 months abroad in the year prior to purchasing the policy.
6. I/We must tell us on 0844 482 0027 if I/We know about anything that may affect my/our insurance (for e.g. dangerous activities). If you are not sure tell us anyway.
7. I/We must obtain prior authorisation from the medical emergency service if I/We have to return to the UK under Section 6 (Cancelling and cutting short the trip) or Section 2 (Medical and other expenses).
8. Any information provided to the Underwriters regarding the Insured Person(s) will be processed by the Underwriters, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.
9. A complaints procedure is in place and your Cooling Off Period is 14 days from receipt of your policy documentation.