

HEALTH WARRANTY

IMPORTANT MEDICAL CONDITIONS

It is very important that you read and understand the following :

1) Unless You have been given Our written agreement, we will not cover PRE-EXISTING MEDICAL CONDITION(S) (as defined below) directly or indirectly resulting from you or anyone in your travelling party or any non-travelling CLOSE RELATIVE or BUSINESS ASSOCIATE, on whose health your trip may depend, having ever suffered from, or been treated for, or diagnosed with, any of the following medical conditions in the 24 months before the issue of your policy:-

- a) a cardiovascular or heart related condition (heart attack, angina, chest pain, hypertension, and the like; or
- b) a lung or respiratory related condition (not including asthma, when it is controlled and you have no other medical condition); or
- c) a stroke, brain stroke or TIA (Transient Ischaemic Attack); or
- d) a psychological or psychiatric condition such as stress, anxiety, depression, dementia, eating disorder, malaise, fatigue (burn out syndrome); or
- e) an organ transplant or dialysis; or
- f) a terminal condition

2) You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a relative, a business associate, a travelling companion, or anyone on whose health your trip may depend if you are aware of the medical condition at the time your policy was issued.

3) You will not be covered if you have a Medical condition that is ongoing; or from which you have suffered symptoms or required medical attention or treatment during the 24 months prior to the commencement of cover under this policy.

4) You will not be covered if you have a medical condition, if you are travelling against medical advice or for which medical advice should have been sought before commencing your journey.

5) You will not be covered if you know you will need medical treatment during your journey or you are travelling specifically to get medical treatment.

6) You will not be covered if you have a medical condition for which treatment is awaited as a hospital in-patient or have a medical condition that is under investigation when your policy was issued.

7) Any insured person aged 70 years and over on the schedule date of departure is subject to Medical Screening.

If any of the applicable conditions applied, You must tell us as soon as possible by contacting Journeys Medical Screening Helpline or log in to www.journeysmedical.co.uk , so that ,we can do assessment of the medical information supplied. If we agree to cover your condition, our agreement will be advised in writing and a further term may apply.

For your own security and to register your call, you MUST obtain a Medical Screening Endorsement number to validate the Medical Screening upon completion. Without this your declaration shall not be valid.

Contact Journeys Travel Insurance - Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.30 and Saturday 09.30-16.30 Tel: 0844 567 8648 or logging onto www.journeysmedical.co.uk

IMPORTANT MEDICAL EXCLUSIONS

We will NOT cover:

- Where either **YOU** or a **CLOSE RELATIVE** are awaiting tests or treatment, or awaiting the results of tests or treatment, or have received a terminal prognosis.
- If **YOU** have any undiagnosed symptoms that may require treatment in the future (ie symptoms for which YOU are awaiting investigation/consultations, or awaiting results of investigations, and where the underlying cause has not been established)

In respect of all cover provided under SECTIONS A, B & C (Cancellation or Curtailment, Medical and Other Expenses and Personal Accident) we reserve the right:

1. At our discretion to require any person applying for cover to undergo Journeys Medical Screening
2. To vary the conditions or premium on which cover is offered.

Change in Your Circumstances - after you have purchased this insurance

If after taking this insurance **You** become aware of any circumstances that may give rise to a claim such as changes in your health or that of a person on whom this insurance may depend whether travelling or not (e.g. close relative as defined in the Policy Definition) **You** must contact us and tell us about the **changes** as soon as reasonably possible and prior to any trip.

We may in light of such changed circumstances be unable to continue with the Insurance cover under sections A; B; and C of this policy. If this is not acceptable to you, **we will refund your Insurance Premium** in order to allow you the opportunity to source Insurance Cover elsewhere or **we will cover the costs incurred** to date in respect of Loss of Deposit charges or Cancellation Charges.

You must contact us promptly regarding the change and are responsible for any costs incurred in obtaining any medical reports required by us. In the event that you fail to contact us within **7 days** of the date of your change of circumstances **You** will be responsible for any increased costs incurred as a result of the delay in cancelling your trip. **We** will only pay the costs that would have applied had you cancelled your trip **within 7 days** of the date of change of circumstance giving rise to the claim.

For assistance if in any doubt, please contact Journeys Travel Insurance - Medical Screening Helpline. Tel 0844 567 864