

Pre-existing medical conditions means:

1. Permanent or long-term chronic medical conditions, for example:
 - 1.1. Alzheimer's, stroke, aneurysm, heart attack, dementia, depression or a terminal disease,
 - 1.2. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis
 - 1.3. **You** periodically visit a medical practitioner for treatment, or **you** are prescribed medication over an extended period of time, for example: diabetes, epilepsy, asthma, high blood pressure, high cholesterol or blood clots.
2. Medical conditions that existed 6 months or less before **your** date of departure, for which:
 - 2.1. you have been prescribed medication however you still have symptoms after you used the medication
 - 2.2. you consulted a medical doctor or specialist but you still have symptoms after the consultation
 - 2.3. you undergone surgery
 - 2.4. you have symptoms for which you are awaiting results of tests or investigations where the underlying cause has not been identified or you need a follow-up visit with a medical doctor.
 - 2.5. you are on the waiting list for medical treatment
 - 2.6. Been hospitalised or attended the emergency department
 - 2.7. Experienced angina (chest pain)
 - 2.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
 - 2.9. Received physiotherapy or chiropractic treatment
3. Any condition for which you have ever required spinal or brain surgery
4. Any condition which has caused a seizure in the last 12 months
5. Joint replacement surgery over 10 years ago
6. You have had, or are on the waiting list for an organ transplant
7. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
8. Congestive heart failure which required a coronary angiography, stents or bypass grafting
9. A pacemaker or AICD (internal defibrillator)

Note: This definition applies to **you**, **your** travel companion or a **close relative** when **you** know about their medical conditions

Pre-existing medical conditions (what we do NOT cover)

We do not pay any claims related directly or indirectly to a **pre-existing medical condition** listed below:

- 1.1. **Outpatient** treatment
- 1.2. **Inpatient** treatment when **you** have been admitted for less than 48 hours
- 1.3. Medication regulating a **pre-existing medical condition** (chronic medication)
- 1.4. You require home oxygen therapy, or **you** will require oxygen for **your** trip
- 1.5. **You** have chronic renal failure
- 1.6. Epilepsy if **you** use two or more anti-convulsion medications or **your** medication has changed in the last 12 months

- 1.7. When **you** have any undiagnosed symptoms, for example: symptoms for which **you** are awaiting investigations / consultations, or awaiting results of investigations, where the underlying cause has not been confirmed by a **medical practitioner**
- 1.8. Medical conditions that existed 6 months or less before **your** date of departure, for which:
 - 1.8.1. **you** have been prescribed medication however **you** still have symptoms after **you** used the medication
 - 1.8.2. **you** consulted a medical doctor or specialist but **you** still have symptoms after the consultation
 - 1.8.3. **you** had surgery or **you** are waiting for surgery
 - 1.8.4. **you** have symptoms for which **you** are awaiting results of tests or investigations where the underlying cause has not been identified or **you** need a follow-up visit with a medical doctor.
 - 1.8.5. **you** are waiting for medical treatment
 - 1.8.6. Been hospitalised or attended the emergency department
 - 1.8.7. Experienced angina (chest pain)
 - 1.8.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
 - 1.8.9. Received physiotherapy or chiropractic treatment
- 1.9. Any condition for which you have ever required spinal or brain surgery
- 1.10. Any condition which has caused a seizure in the last 12 months
- 1.11. Joint replacement surgery over 10 years ago
- 1.12. You have had, or are on the waiting list for an organ transplant
- 1.13. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
- 1.14. Congestive heart failure which required a coronary angiography, stents or bypass grafting
- 1.15. A pacemaker or AICD (internal defibrillator)
- 1.16. Had a stroke or heart attack
- 1.17. Diabetes when:
 - 1.17.1. **You** have been diagnosed in the last 12 months, and/or
 - 1.17.2. **you** have eye, kidney, nerve or vascular problems, and/or
 - 1.17.3. **you** have either/or high blood pressure, high cholesterol, high blood lipids (or you are using medication to control any of these conditions)
 - 1.17.4. Type I diabetes when you are older than 65 years of age
- 1.18. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis
- 1.19. Asthma when **you** are 60 years of age or older and **you** also have a respiratory disease as listed above

Medical (what we do NOT cover)

We do not cover any claim relating to the below (whether pre-existing or not):

- 1.20. Cancer or any terminal illness
- 1.21. Heart attack or stroke when **you** have a combination of:
 - 1.21.1. Diabetes and either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 1.22. Deep vein thrombosis (DVT) when **you** also have either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 1.23. Specialist tests: This policy does not cover magnetic resonance imaging (MRI), computerised axial tomography
- 1.24. CAT scans, sonograms, biopsies, cardiac catheterisation or any cardiac procedures, or surgeries of any kind unless we have approved these in advance or unless performed on a life-saving basis in the Emergency Department



- 1.25. Sexually transmitted diseases
- 1.26. Treatment or surgery for cosmetic purposes
- 1.27. Routine optical and/or dental treatment, for example – an eye test
- 1.28. myalgia, which is the medical term for general muscle pain
- 1.29. suicide, attempted suicide, intentional self-injury, anxiety, mental illness, insanity, psychiatric, psychological, emotional or nervous conditions including but not limited to:
 - 1.29.1. dementia, depression, anxiety or stress
 - 1.29.2. behavioural diagnosis such as autism
 - 1.29.3. eating disorders
- 1.30. Treatment received in a private clinic or private hospital that has not been authorised by **us** before **you** received treatment, and where there is no alternative facility within a 100-kilometre radius
- 1.31. Any costs incurred after **you** pass through passport control into **your home country**.
- 1.32. Treatment or surgery that in **our** opinion (in consultation with the treating doctor) can reasonably wait until **your** return to **your home country**
- 1.33. Over-the-counter medication (without a prescription)
- 1.34. when **you** are travelling:
 - 1.34.1. against the advice of a medical practitioner
 - 1.34.2. to another country for treatment or medical consultations
- 1.35. The cost of the coffin or urn.

Please refer to the policy wording for full details on the terms, conditions and exclusions of cover.

