

TOPSAIL INSURANCE MEDICAL DECLARATION GUIDELINES

As per General Exclusions 1 & 2 in our policy wording, we would not cover any trip that you (or anyone whose health the trip depends on) book or commence:

- Against medical advice
- For the purpose of obtaining medical care and/or treatment - After a terminal diagnosis has been made.

We would also exclude any claim arising out of or attributable to any condition that you (or any person whose health the trip depends on) have been given medical advice or treatment for in the preceding 12 months, if you do not declare this condition and have it agreed by Us.

We would also ask that you make us aware if you (or any person whose health the trip depends on) have **ever** been diagnosed with any cardiovascular conditions, other heart conditions, hypertension, mental or psychological conditions, cancer, any growth or malignancy or any cerebrovascular problem. If you do not declare these to us, no cover will be in place for any of these conditions.

If you have **only one** of the following conditions, we would automatically provide cover and you would not need to declare this to us. If you have more than one of the below, please ensure that you declare these to us.

Acid reflux	Asperger's Syndrome	Blindness	Eczema &/or Dermatitis	Hyperthyroidism	Migraines
Acne	Asthma	Cataracts	Glaucoma	Hypothyroidism	Osteoporosis
ADHD	Autism	Crohns Disease	Gout	Irritable Bowel Syndrome	Tinnitus
Allergies	Benign lumps	Deafness	Hernia	Learning Difficulties or disabilities	Ulcerative Colitis
Amputation	Benign Prostatic Hyperplasia	Diverticulitis	Hormone Replacement Therapy	Meniere's disease	Varicose Veins

In the event of a claim, your doctor must provide confirmation that the condition was stable prior to departure and no claim was foreseeable.