

Automatically covered pre-existing medical conditions

Pre-existing medical conditions

Please consider your medical history carefully. This policy provides cover for unexpected sudden illnesses or serious injuries.

We automatically include cover for specific pre-existing medical conditions (listed below), subject to the following:

- you've not been hospitalised for the condition in the past 24 months, and;
- your medications for the condition have remained unchanged for the past 6 months.

Timeframes are in relation to the date of issue of the policy. If you have a pre-existing medical condition not included in this list, then it's not covered. We won't pay for any claims where that medical condition is a contributing factor. This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.

What's a pre-existing medical condition?

Our definition of pre-existing medical condition is, in the 12 months before buying the policy:

- a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;
- a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);
- any condition for which you take prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;
- any condition for which you've had surgery; or
- any condition for which you see a medical specialist. This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.

Automatically covered pre-existing medical conditions

The following medical conditions are automatically covered under this policy.

- Acne
- Allergies – limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
- Anxiety – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been diagnosed with depression within the last 3 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your anxiety
- Asthma – if you:
 - have no other lung disease, and;
 - are under 60 years of age on the date of policy purchase
- Attention Deficit Hyperactivity Disorder (ADHD)
- Bell's Palsy
- Benign paroxysmal positional vertigo (BPPV)
- Bunions
- Carpal tunnel syndrome
- Cataracts
- Coeliac disease
- Congenital blindness

- Congenital deafness
- Depression – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been hospitalised for your depression within the last 2 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your depression
- *Diabetes mellitus (also known as Type I diabetes) – if you:
 - were diagnosed over 12 months ago, and;
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and;
 - are under 60 years of age at the date of policy purchase.
- *Diabetes mellitus (also known as Type II diabetes) – if you:
 - were diagnosed over 12 months ago, and;
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia.
- Dry eye syndrome
- Epilepsy – if there's been no change to your medication regime in the past 12 months
- Folate deficiency
- Gastric reflux
- Goitre
- Glaucoma
- Graves' disease
- Hiatus hernia
- *Hypercholesterolaemia (high cholesterol) – if you don't also suffer from a known cardiovascular disease and/or diabetes
- *Hyperlipidaemia (High Blood Lipids) – if you don't also suffer from a known cardiovascular disease and/or diabetes
- *Hypertension (High Blood Pressure) – if you don't also suffer from a known cardiovascular disease and/or diabetes
- Hypothyroidism – including Hashimoto's disease
- Impaired glucose tolerance
- Incontinence
- Insulin resistance
- Iron deficiency anaemia
- Macular degeneration
- Meniere's disease
- Migraine
- Nocturnal cramps
- Osteopenia
- Osteoporosis
- Pernicious anaemia
- Plantar fasciitis
- Raynaud's disease
- Sleep Apnoea
- Solar keratosis
- Trigeminal neuralgia
- Trigger finger
- Vitamin B12 deficiency

* Diabetes (Type I and Type II), hypertension, hypercholesterolaemia and hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it's a pre-existing medical condition, cover for these conditions is also excluded.

Claims for any pre-existing medical condition not listed above as an automatically covered pre-existing condition are excluded under this policy.