



Medical Pre-Screening Declaration

You or any person to be insured on this policy will automatically be accepted for cover, provided that you or any person to be insured, do not have more than **ONE** of the following conditions **and have no other pre-existing medical condition(s)**:

- Asthma, as long as
 - There has been no hospital admission within the last 12 months
 - It is controlled by no more than 2 medications (No nebulisers and no home oxygen)
 - Been a non-smoker for at least 18 months
 - Are able to walk at least 200 yards on the flat without becoming short of breath
- Diabetes Mellitus (Type 2, non insulin dependent diabetes mellitus only), as long as
 - It is controlled by diet alone or by no more than 1 medication (no insulin)
 - There has never been any hospital admission or diabetic complication
 - Have been a non-smoker for at least 18 months
- High Blood Pressure (Hypertension), as long as
 - There has been no change in medication or dosage in the last 3 month
 - Have been a non-smoker for at least 18 months
 - Blood pressure reading on the last two occasions it was measured was within normal limits
 - no more than 2 medication being taken
- Hypercholesterolaemia (High/Raised cholesterol), as long as
 - It is not the inherited form (Familial Hypercholesterolaemia)
 - the plasma cholesterol level is below 6.0

You will need to contact the medical screening line if you or any person to be insured on this policy or anyone who is not travelling with you, but whose health would affect whether you travel or not (such as a close relative or business colleague) have more than one of the above conditions or have suffered from or received any form of medical advice or treatment or medication for:

- Any heart-related condition (including Angina)
- blood circulatory disorder (cardio vascular condition), stroke within the last 5 years
- Any breathing condition (including asthma (unless meet the above declaration), bronchitis, COPD, COAD) within the last 5 years
- Had treatment or hospital consultation for any cancerous condition in the last 5 years
- Been referred to or seen by a hospital doctor or surgeon, or needed in-patient treatment in hospital at any time in the past 12 months
- have any medical conditions for which any person to be insured is on a hospital or specialist's waiting list for inpatient or outpatient treatment or investigation
- been diagnosed with a renal condition (kidney)

Please contact our medical screening line on **0844 248 6075** to find out if the medical condition(s) can be covered under this insurance and if any terms and/or conditions will apply.

If you do not disclose any pre-existing medical condition(s), other then where you can agree the declaration about Asthma, Type 2 Diabetes, Hypertension or Hypercholesterolaemia, then there will be no cover for payment of any claims under this policy, relating directly or indirectly to any pre-existing medical conditions.