

# PRE-EXISTING MEDICAL CONDITIONS



## Pre-existing Medical Conditions - What you need to know

Claims relating to Pre-existing Medical Conditions are a common travel insurance complaint, so it's important to understand what constitutes a Pre-existing Medical Condition, and that the definition varies between insurers.

**When in doubt, always contact your travel insurance provider to clarify any questions you may have.**

Having the right travel insurance in place will give you protection and peace of mind that you are financially protected if taken ill, and depending on the policy, often with unlimited medical emergency expenses.

Depending on the type of policy being purchased, when it comes to covering existing medical conditions, generally there are typically 3 outcomes available:



### Medical conditions that are covered free-of-charge

There may be a comprehensive list of medical conditions that are covered free-of-charge, providing a set of criteria are met. Ensure you read the criteria as often these conditions must be declared if other existing medical conditions are present. In other words, if they are not the only condition you have then they may need to be declared.



### Medical conditions that need to be assessed

If there are any medical conditions that don't meet the criteria of the free-of-charge medical conditions, then a medical assessment needs to be made. If the medical condition is accepted, an additional premium may apply.



### Medical conditions that cannot be covered by the policy

Some medical conditions cannot be covered but don't assume yours won't be!

If a pre-existing medical condition is excluded you are still able to purchase a policy, unless advised otherwise by the insurer. Medical cover is still in place for any medical claims not directly or indirectly associated with the declined condition. As an example, if a pre-existing heart condition is excluded from cover, and you are involved in a car accident or tripped and broke your arm, then it's good to know you can submit a claim for medical expenses.

On rare occasions, a policy may not be able to be provided at all if the pre-existing medical condition/s are deemed too high a risk. If a condition is serious enough to not be covered by travel insurance, the question must be asked: 'Should I be travelling?'

**IMPORTANT:**

## Up to a third of claims happen before departure!

Ensure you purchase your travel insurance — and declare any pre-existing medical conditions — at the time you book your travel. The cover will be activated once the policy is issued providing protection from unexpected cancellation costs including declared pre-existing medical conditions that are covered under the policy.