

PRE-EXISTING MEDICAL CONDITIONS EXPLAINED

Our travel insurance policies include cover for some pre-existing medical conditions at no extra cost. For new policies taken out from **30th June 2022**, take a look below to see exactly what's included.

WHAT ARE PRE-EXISTING MEDICAL CONDITIONS?

For the purposes of this insurance policy, a pre-existing medical condition is:

Any of the following medical conditions from which you have suffered from or received medical advice, treatment (including surgery, tests, investigations by your doctor/consultant /specialist) or prescribed drugs or medication in the last five years:

- Any cancer condition (including leukaemia, non-Hodgkin's lymphoma and any type of skin cancer),
- Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol),
- Any diabetic condition,
- Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis, epilepsy and dementia),
- Any breathing condition (including asthma, bronchitis and chronic obstructive pulmonary disease),
- Any renal, kidney or liver condition,
- Any psychiatric or psychological condition (including anxiety, stress and depression),
- Any chronic condition that can be controlled but not cured (including back pain, Crohn's, diverticular and coeliac disease and ulcerative colitis)

And/or

- Any other medical condition for which you have been prescribed medication or which you have received or are waiting to receive treatment including surgery, tests, or investigations) within the last 12 months.

WHAT PRE-EXISTING MEDICAL CONDITIONS ARE ALREADY COVERED UNDER THE POLICY?

You don't need to contact us to declare any of the following pre-existing medical conditions listed in the table, as these are covered at no extra cost under the policy.

WAIVED PRE-EXISTING MEDICAL CONDITIONS		
Abnormal Smear Test	Achilles Tendon Injury	Acne
Acronyx (Ingrowing Toe-nail)	Adenoids	Allergic Rhinitis
Alopecia	Anal Fissure/Fistula	Appendectomy
Astigmatism	Athlete's Foot (Tinea Pedis)	Attention Deficit Hyperactivity Disorder

WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Bell's Palsy (Facial Paralysis)	Benign Prostatic Enlargement	Bladder Infection (fully recovered, no hospital admissions)
Blepharitis	Blindness	Blocked Tear Ducts
Breast - Fibroadenoma	Breast Cyst(s)	Breast Enlargement/Reduction
Broken Bones (other than head or spine) - (no longer in plaster)	Bunion (Hallux Valgus)	Bursitis
Caesarean Section	Candidiasis (oral or vaginal)	Carpal Tunnel Syndrome
Cartilage Injury	Cataracts	Cervical Erosion
Cervicitis	Chalazion	Chicken Pox (fully resolved)
Cholecystectomy	Chronic fatigue syndrome (if only symptom is fatigue)	Coeliac Disease
Cold Sore (Herpes Simplex)	Colitis (simple)	Common Cold(s)
Conjunctivitis	Constipation	Corneal Graft
Cosmetic Surgery	Cyst - Breast	Cyst - Testicular
Cystitis (fully recovered, no hospital admissions)	Cystocele (fully recovered, no hospital admissions)	D & C
Deaf Mutism	Deafness	Dental Surgery
Dermatitis (no hospital admissions or consultations)	Deviated Nasal Septum	Diarrhoea and/or Vomiting (resolved)
Dilatation and Curettage	Dislocated Hip	Dislocations
Dry Eye Syndrome	Dyspepsia	Ear Infections (resolved – must be all clear prior to travel if flying)
Eczema (no hospital admissions or consultations)	Endocervical Polyp	Endocervicitis
Endometrial Polyp	Epididymitis	Epiphora (Watery Eye)
Epispadias	Epistaxis (Nosebleed)	Erythema Nodosum
Essential Tremor	Facial Neuritis (Trigeminal Neuralgia)	Facial Paralysis (Bell's Palsy)
Femoral Hernia	Fibroadenoma	Fibroid - Uterine
Fibromyalgia	Fibromyositis	Fibrositis
Frozen Shoulder	Gall Bladder Removal	Ganglion
Glandular Fever (full recovery made)	Glaucoma	Glue Ear (resolved - must be all clear prior to travel if flying)

WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Goitre	Gout	Grave's Disease
Grommet(s) inserted (Glue Ear)	Gynaecomastia	Haematoma (external)
Haemorrhoidectomy	Haemorrhoids (Piles)	Hallux Valgus (Bunion)
Hammer Toe	Hay Fever	Hernia (not Hiatus)
Herpes Simplex (Cold Sore)	Herpes Zoster (Shingles)	Hip Replacement (no subsequent arthritis)
Hives (Nettle Rash)	Housemaid's Knee (Bursitis)	HRT (Hormone Replacement Therapy)
Hyperthyroidism (Overactive Thyroid)	Hypospadias	Hypothyroidism (Underactive Thyroid)
Hysterectomy (provided no malignancy)	Impetigo	Indigestion
Influenza	Ingrowing Toe-nail (Acronyx)	Inguinal Hernia
Insomnia	Intercostal Neuralgia	Intertrigo
Irritable Bowel Syndrome (IBS)	Keinboeck's Disease	Keratoconus
Knee Injury - Collateral/cruciate ligaments	Knee Replacement (no subsequent arthritis)	Kohlers Disease
Labyrinthitis	Laryngitis	Learning Difficulties
Leptothrix	Leucoderma	Lichen Planus
Ligaments (injury)	Lipoma	Macular Degeneration
Mastitis	Mastoidectomy (resolved - must be all clear prior to travel if flying)	Menopause
Menorrhagia	Migraine (provided this is a definite diagnosis and there are no ongoing investigations)	Miscarriage
Mole(s)	Molluscum Contagiosum	Myalgia (Muscular Rheumatism)
Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)	Myxoedema	Nasal Infection
Nasal Polyp(s)	Nettle Rash (Hives)	Neuralgia, Neuritis
Nosebleed(s)	Nystagmus	Obstructive Sleep Apnoea
Osgood-schlatter's Disease	Osteochondritis	Otosclerosis
Overactive Thyroid	Parametritis	Pediculosis
Pelvic Inflammatory Disease	Photodermatosis	Piles

WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Pityriasis Rosea	Post Viral Fatigue Syndrome (if the only symptom is fatigue)	Pregnancy (provided no complications and not travelling less than 8 weeks or (16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date)
Prickly Heat	Prolapsed Uterus (womb)	Pruritis
Psoriasis (no hospital admissions or consultations)	Repetitive Strain Injury	Retinitis Pigmentosa
Rhinitis (Allergic)	Rosacea	Ruptured Tendons
Salpingo-oophoritis	Scabies	Scalp Ringworm (Tinea Capitis)
Scheuermann's Disease	Sebaceous Cyst	Shingles (Herpes Zoster)
Shoulder Injury	Sinusitis	Skin Ringworm (Tinea Corporis)
Sleep Apnoea	Sore Throat	Sprains
Stigmatism	Stomach Bug (resolved)	Strabismus (Squint)
Stress Incontinence	Synovitis	Talipes (Club Foot)
Tendon Injury	Tennis Elbow	Tenosynovitis
Termination of Pregnancy	Testicles - Epididymitis	Testicles - Hydrocele
Testicles - Varicocele	Testicular Cyst	Testicular Torsion (Twisted Testicle)
Throat Infection(s)	Thrush	Thyroid - Overactive
Thyroid Deficiency	Tinea Capitis (Scalp Ringworm)	Tinea Corporis (Skin Ringworm)
Tinea Pedis (Athlete's Foot)	Tinnitus	Tonsillitis
Tooth Extraction	Toothache	Torn Ligament
Torticollis (Wry Neck)	Trichomycosis	Trigeminal Neuralgia
Turner's Syndrome	Twisted Testicle	Umbilical Hernia
Underactive Thyroid	Undescended Testicle	Urethritis (fully recovered, no hospital admissions)
URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)	Urticaria	Uterine Polyp(s)
Uterine Prolapse	Varicocele	Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
Vasectomy	Verruca	Vertigo - provided no disabling episodes

WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Vitiligo	Warts (benign, non-genital)	Womb Prolapse (uterus)
Wry Neck (Torticollis)		

In addition to any medical condition on the 'Waived Conditions' list, you may be automatically accepted for cover, provided you do not have more than ONE of the following Medical Conditions or ANY other pre-existing medical condition.

1. Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- Must NOT be awaiting surgery.
- Must have NO lung problems.

2. Asthma (Wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

3. Hypercholesterolaemia (High/Raised Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

4. Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

5. Hypertension (High Blood Pressure, White Coat Syndrome):

- Must NOT be associated with any underlying condition.

6. Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been NO vertebral (backbone) fractures.

WHAT PRE-EXISTING MEDICAL CONDITIONS AREN'T COVERED UNDER THE POLICY?

You won't be covered for any claims arising from any other pre-existing medical conditions that aren't listed above unless they are declared to us and accepted in writing.

We can't offer you cover if you have:

- Any undiagnosed symptoms (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

HOW DO I DECLARE OTHER PRE-EXISTING MEDICAL CONDITIONS THAT AREN'T LISTED ABOVE?

The quickest and easiest way to declare these is online at ***medical.jet2insurance.com***. We will confirm if we're able to cover these, and if so, if any additional payment is required. Alternatively, you can call our Medical Screening team on 0343 658 0361 (open Monday-Friday 08:30-18:00 and Saturday 09:00-17:00 UK time).

WHAT HAPPENS IF MY MEDICAL SITUATION CHANGES AFTER BUYING A POLICY?

If the state of your health changes after you've bought a policy, you will need to contact us to discuss the changes before you travel, so that we can confirm if your cover is still valid or if any additional payment is required.