

EXISTING MEDICAL CONDITIONS AND TRAVEL INSURANCE



What is an Existing Medical Condition (EMC)?

Effective 29 September 2021

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that, at the Relevant Time, meets any of the following:

- a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- b) Requires:
 - i. prescription medication from a qualified medical practitioner;
 - ii. regular review or check-ups;
 - iii. ongoing medication for treatment or risk factor control; or
 - iv. consultation with a specialist.
- c) Has:
 - i. been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
 - ii. required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

- d) Is:
 - i. chronic or ongoing (whether chronic or otherwise) and medically documented;
 - ii. under investigation;
 - iii. pending diagnosis; or
 - iv. pending test results.




“Relevant Time” in respect of:

- a) Single Trip policies means the time of issue of the policy.
- b) Annual Multi-Trip policies means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

If You are unsure whether You have an Existing Medical Condition, please call us on 1300 72 88 22 for assistance.

GETTING COVER FOR YOUR EMC

Cover for some EMCs are automatically included in your policy, provided they meet certain conditions. There are three categories of Existing Medical Conditions:

-  **Conditions we automatically include[^]**
-  **Conditions we need to assess**
-  **Conditions which cannot be covered**

[^]Pre-criteria applies. Please refer to table on next page.

3 easy ways to complete a health assessment

- 1** Ask your travel agent to complete an online health assessment with you and get a quote at the same time.
- 2** Complete your health assessment online yourself at home by using a web link provided by your travel agent.
- 3** You may also contact Cover-More directly for a health assessment over the phone on 1300 72 88 22 and then get a quote from your travel agent.

Cover-More

TRAVEL INSURANCE

EXISTING MEDICAL CONDITIONS



Conditions we automatically include*

Existing Medical Conditions We automatically include

We automatically include the Existing Medical Conditions listed in the table following provided:

- **all Your Existing Medical Conditions are on this list;**
- You have not been hospitalised or required treatment by a medical practitioner in the last 12 months for any of the listed conditions;
- You are not under investigation for any of the listed conditions;
- You are not awaiting investigation, surgery, treatment or procedures for any of the listed conditions; and
- Your condition satisfies the criteria in the table following.

All time frames are measured in relation to the Relevant Time*, unless specified otherwise.

Condition	Criteria
Acne	No additional criteria.
ADHD (Attention Deficit Hyperactivity Disorder)	No additional criteria.
Allergy	In the last 6 months, You haven't required treatment by a medical practitioner for this condition. You have no known respiratory conditions (e.g. Asthma).
Anxiety	You have not been diagnosed with Depression in the last 3 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Anxiety.
Asthma	You are less than 60 years of age when You purchase the policy. In the last 12 months, You haven't had an Asthma exacerbation requiring treatment by a medical practitioner. You have been a non-smoker for at least the last 18 months. You don't need prescribed oxygen outside of a hospital. You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.
Bell's Palsy	No additional criteria.
Bunions	No additional criteria.
Carpal Tunnel Syndrome	No additional criteria.
Cataracts Glaucoma	In the last 90 days, You haven't had an operation for this condition. You have no ongoing complications of this condition.
Coeliac Disease	No additional criteria.
Congenital Blindness	No additional criteria.
Congenital Deafness	No additional criteria.
Depression	You have not been hospitalised for this condition in the last 2 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Depression.
Ear Grommets	You don't have an ear infection.
Epilepsy	You don't have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).

Condition	Criteria
Gastric Reflux	Your Gastric Reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer).
Goitre	No additional criteria.
Graves' Disease	No additional criteria.
Gout	No additional criteria.
Hiatus Hernia	No additional criteria.
Hip Replacement Knee Replacement Shoulder Replacement Hip Resurfacing	The procedure was performed more than 12 months ago and less than 10 years ago. You haven't had any post-operative complications related to that surgery. Post-operative complications include joint dislocation and infection.
Hypercholesterolaemia (High Cholesterol)	You don't have a known heart or cardiovascular condition.
Hypertension (High Blood Pressure)	You don't have a known heart or cardiovascular condition. You don't have Diabetes (Type I or Type II). Your Hypertension is stable and managed by Your medical practitioner. In the last 12 months, Your prescribed blood pressure medication hasn't changed. You aren't suffering symptoms of Hypertension. You aren't having investigations related to blood pressure.
Migraine	No additional criteria.
Gastric Ulcer Peptic Ulcer	In the last 12 months, the Peptic/Gastric Ulcer has been stable.
Plantar Fasciitis	No additional criteria.
Raynaud's Disease	No additional criteria.
Skin Cancer	Your Skin Cancer isn't a Melanoma. You haven't had chemotherapy or radiotherapy for this condition. Your Skin Cancer does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.
Stenosing Tenosynovitis (Trigger Finger)	No additional criteria.
Urinary Incontinence	No additional criteria.
Underactive Thyroid Overactive Thyroid	The cause of Your Underactive/Overactive Thyroid wasn't a tumour.

Cover·More

TRAVEL INSURANCE

*Relevant Time in respect of: a) Single Trip policies means the time of issue of the policy. b) Annual Multi-Trip policies means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) on behalf of the product issuer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS before deciding to buy this insurance. Information is correct at time of preparation but is subject to change without notice. Please visit covermore.com.au for the most up-to-date information. For information on the Target Market and Target Market Determinations for our products, please contact Cover-More on 1300 728 822.



Conditions we need to assess

You will need to complete a health assessment if your EMC:

- does not meet the criteria listed for conditions we automatically include;
- you have one or more conditions which are not listed above
- a combination of both the above points.



Conditions which cannot be covered

Unfortunately, we are unable to provide cover for which in any way relate to, or are exacerbated by:

- conditions involving drug or alcohol dependency
- travel booked or undertaken against the advice of any medical practitioner
- routine or cosmetic medical or dental treatment or surgery during the Journey, even if your Existing Medical Condition has been approved
- conditions for which you are travelling to seek advice, treatment or review or to participate in a clinical trial.

Please read the Product Disclosure Statement (PDS) for more detailed information.

Cover·More

TRAVEL INSURANCE