

Any **Pre-Existing Medical Condition** known about at the inception date of travel, is **NOT** covered.

However, provided you have not received a terminal prognosis in relation to the condition, if:

i. any of the **Pre-Existing Medical Conditions** that **You** have are included in the following list;

and

ii. the words in brackets apply to **Your Pre-Existing Medical Condition**;

or

iii. the **Pre-Existing Medical Condition** has been stable and well-controlled for the last 24 months (60 months in the case of any respiratory condition relating to the lungs and breathing, heart condition, stroke, Crohn's disease, epilepsy or cancer unless specifically referred to below) on **Medical Practitioner** administered medication and has not required a hospital admission or referral to a specialist because of a worsening of **Your** condition;

then this exclusion will not apply and **You** will be covered by the normal terms of the Policy.

- Acne
- ADHD (Attention Deficit Hyperactivity Disorder)
- Any disabilities impairing mobility, vision or mental health providing an **Insured Person** is accompanied by an appropriate carer for when any assistance is required
- Arthritis - Juvenile, Osteoarthritis, Rheumatoid or Psoriatic arthritis, Reiter's Syndrome, Rheumatism. (There must have been no hospital admissions within the last 12 months. The arthritis must not affect the back more than any other area of the body. The **Insured Person** must not be taking more than 2 medications. The **Insured Person** must not require any mobility aids, other than a walking stick. There must have been no dislocations or any joint replacements. The **Insured Person** must not be awaiting surgery. The **Insured Person** must have no lung problems/respiratory disorders.)
- Allergies (limited to Rhinitis, Chronic Sinusitis, Eczema, Food intolerance & Hay Fever)
- Asthma (providing it was diagnosed before age 50, and the **Insured Person** is taking/using no more than 2 medications/inhalers and has not been admitted to hospital in the last year)
- Bell's Palsy
- Benign Positional Vertigo
- Bladder Infection
- Breast Cancer/Prostate Cancer (provided the **Insured Person**: -was diagnosed more than 12 months ago; -has not had any chemotherapy or radiotherapy in the last 12 months and the cancer has not spread outside the breast or prostate at any time; - in the case of cancer of the prostate the **Insured Person** must have a PSA of 3.0 or less)
- Bunions
- Carpal Tunnel Syndrome
- Cataracts
- Coeliac Disease
- Congenital Blindness
- Corneal Graft
- Cystitis (provided no ongoing **Treatment**)
- Deafness
- Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage).

- Dry Eye Syndrome
- Eczema
- Enlarged Prostate (benign only)
- Essential Tremor
- Folate Deficiency
- Fungal Nail Infection
- Gallbladder Removal (no complications)
- Gastric Reflux
- Glaucoma
- Goitre
- Gout
- Hay Fever
- Hiatus Hernia
- High Cholesterol
- Hormone Replacement Therapy - HRT
- Hypertension - High Blood Pressure
- Hypotension - Low Blood Pressure (Must not be associated with any underlying condition)
- Impetigo
- Insulin Resistance
- Macular Degeneration
- Meniere's disease
- Migraine
- Osteoporosis - Osteopenia, Fragile Bones (There must have been no broken bones within the last 5 years)
- Pernicious Anaemia
- Raynaud Disease
- RSI (Repetitive strain injury/Tendinitis)
- Sinusitis
- Tendonitis
- Tinnitus
- Tonsillitis
- Underactive or Overactive Thyroid