

## Important conditions relating to health & activities



Voyager Insurance Services Ltd

Please consider these questions very carefully in relation to yourself and your travelling companions insured by us.

To avoid unnecessary extra cost, you should only contact the screening service if the answer to any of questions 1, 2 or 3 is YES. If all the appropriate answers are NO then there is no need to contact Healthcheck and your condition(s) will be insured. Please note that if you do contact Healthcheck and go through a full screening when the appropriate answers are all NO then you will have to pay the appropriate additional premium quoted if you wish to cover your declared conditions.

- 1** Within the last 12 months, have any of you suffered from, been investigated or treated for or diagnosed with:
- any cancer or malignant condition
  - any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers)
  - any heart related condition (including angina)?
- NB** – You must contact Healthcheck if you take regular medication for any of these conditions.

Yes

There is **no** cover for claims related directly or indirectly to these conditions unless declared to us and confirmed in writing.

However, cover may be available by contacting **Healthcheck on 0845 003 5244**

Please note that there will be an additional premium charged if you use this service, the amount of which varies and is determined by the details declared. Any special terms that are necessary will be explained to you and confirmed in writing.

### Relevant facts

You **MUST** tell us all relevant facts.

A relevant fact is one that is likely to influence us in accepting your insurance. This could be the state of health of a close relative whose health may cause you to cancel or curtail your trip or any planned hazardous activities. If you are in any doubt as to whether a fact is relevant, you should tell us. If you do not tell us this may result in your claim being invalid.

- 2** Do any of you suffer from any other medical condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to the date this insurance was arranged or the date that you subsequently made arrangements for a trip?
- NB** – Continuing regular medication that is taken at home for a stable, well-controlled condition does not amount to “treatment” in this context and so does not need to be screened. If you have stable conditions that require no more than two routine check-ups / reviews per year each then you do not need to be screened.

Yes

- 3** Has your doctor increased your regular prescribed medication in the last three months?

Yes

**Your medical conditions (if any) will be covered.**

- 4** Are you planning to take part in any hazardous activities (see general exclusion 9 in the policy wording) or are you aware of any other circumstances that could reasonably be expected to give rise to a claim?

Yes

If so, please contact **Voyager Insurance Services on 01483 562662**

### Definition of pre-existing medical condition:

Any condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to:

- the date that this insurance was arranged, or
- the date that you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
- the date that you extended the original period of your insurance, whichever is the latest.

### Please note

**You are not covered** for any related claims if you;

- have any medical condition as a result of which a medical practitioner has advised you not to travel or would have done so had you sought his or her advice.
- have been given a terminal prognosis.
- have any previously diagnosed psychiatric or psychological disorder.
- are on a waiting list for treatment or investigation.