

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

Please note that if you do contact **Voyager Healthcheck** when the appropriate answers are all NO then you will have to pay the additional premium quoted if you wish to cover your declared conditions. If you think you may have given us any incorrect answers or if you want any help, please contact **Voyager Healthcheck** on **01483 806666** as soon as possible and we will be able to tell you if we can still offer you cover.

Please consider questions 1-6 & 8 very carefully in relation to yourself and your travelling companions insured under this policy. Question 7 relates to non travellers and travelling companions not insured by us.

1 Have you or your travelling companions been given a terminal diagnosis?

Yes

No

2 Are you or your travelling companions planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away?

Yes

No

3 Are you or your travelling companions aware of the need for an operation or course of treatment at a hospital or specialist clinic or do you have any undiagnosed symptoms that require tests or investigation or are you awaiting the results of any tests or investigations?

Yes

No

4 Within the last 12 months, have you or your travelling companions suffered from, been investigated for, diagnosed with, received treatment or taken any medication for;
a. any cancer or malignant condition.
b. any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers).
c. any heart related condition (including angina)?

Yes

NB – You must contact Voyager Healthcheck if you have taken any medication or have had any surgical procedures for any of these conditions in the past 12 months.

No

5 Do you or your travelling companions currently suffer from or have suffered 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?

Yes

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 or your travelling companions have stable conditions that each require no more than 2 routine check-ups/reviews per year with a specialist clinic or your usual medical practitioner then you do not need to be screened.

No

6 Has your or your travelling companions’ doctor changed any regular prescribed medication in the last 3 months?

Yes

No

Your medical conditions (if any) will be covered.

7 Are you aware of any existing medical conditions suffered by non-travellers or travelling companions not insured by us whose state of health is likely to cause you to cancel or amend your travel plans? If so, please contact **Voyager Insurance Services** on **01483 806680** to see what cover may be available.

8 Are you planning to take part in any hazardous activities (see general exclusions 12-16 on page 21)? If so, please contact **Voyager Insurance Services** on **01483 806680** to see what cover may be available.

There is **no** cover for claims related directly or indirectly to these conditions.

There is **no** cover for claims related directly or indirectly to these conditions, however cover may be available by contacting **Voyager Healthcheck** on **01483 806666**

To avoid unnecessary extra cost, you should **only contact Voyager Healthcheck if the answer to any of questions 4, 5 or 6 is YES**. If all the appropriate answers are NO then there is no need to contact Voyager Healthcheck and your condition(s) will be covered.

Any special terms that are necessary will be explained to you and confirmed in writing.

Please note calls may be recorded.

Important

You must tell us if, at any time during the period of insurance and each time you make arrangements to travel, there is a change in circumstances and you answer ‘yes’ to any of the important conditions relating to health and activities by contacting Voyager Healthcheck or Voyager Insurance Services, as shown, as soon as possible so that we may reassess your coverage relating to any trips you have booked or may wish to book in the future. Please refer to general conditions 1, 2 & 3 in the policy wording.