

Important Conditions and Questions Relating to Health & Activities

Please consider questions 1-5 & 7 very carefully in relation to yourself and your travelling companions insured under this policy. Question 6 relates to non travellers and travelling companions not insured by us.

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.

1 Do any of the statements below apply to you or your travelling companion(s)?:

- have you/they been given a terminal diagnosis?
- are you/they planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you/they know you/they will need, medical treatment while you/they are away?
- are you/they aware of the need for an operation or course of treatment at a hospital or specialist clinic.
- do you/they have any undiagnosed symptoms that require tests or investigation or are you/they awaiting the results of any tests or investigations?

Yes

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

No

2 Do you or your travelling companion(s) wish to apply for cover for your/their current or pre-existing medical condition(s)? Examples include (but are not limited to): diabetes, high blood pressure, depression, heart, circulatory and respiratory conditions (including asthma)?

If you select No: you and your travelling companion(s) will have no cover for any claim directly or indirectly relating to your/their current pre-existing medical condition(s). Please proceed to question 6.

If you select Yes: to apply for cover and ensure you/they have the right cover it is important you/they tell us about your/their medical history and that all current pre-existing medical conditions are declared fully, accurately and truthfully to the best of your/their knowledge. Failure to do so could invalidate your/their policy and may result in part or all of a claim not being paid.

No

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

If you answered Yes:

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 3, 4 or 5 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.

Yes

3 Within the last 24 months, have you or your travelling companion(s) suffered from, been investigated for, diagnosed with, received treatment or taken any medication for:

- 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/they must contact Voyager Healthcheck if you/they have taken any medication or have had any surgical procedures for any of these conditions in the past 24 months.

Yes

To avoid unnecessary extra cost, you should only contact Voyager Healthcheck if the answer to any of questions 3, 4 or 5 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.

No

4 Do you or your travelling companion(s) currently suffer from or have suffered from any medical condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 24 months prior to the date this insurance was arranged or the date that you/they 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 or your travelling companion(s) have stable conditions that each require no more than 2 routine check-ups/reviews per year with a specialist clinic or your/their usual medical practitioner then you/they do not need to be screened.

Yes

To avoid unnecessary extra cost, you should only contact Voyager Healthcheck if the answer to any of questions 3, 4 or 5 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.

No

5 Has your doctor or your travelling companion(s) doctor changed or commenced any regular prescribed medication in the last 3 months?

Yes

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

No

Your medical conditions (if any) will be covered.

6 Are you aware of any pre-existing medical conditions suffered by non-travellers or travelling companion(s) 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 806 680 to see what cover may be available.

7 Are you planning to take part in any hazardous activities (see General Exclusions 12-16 on page 18)? If so, please contact Voyager Insurance Services on 01483 806 680 to see what cover may be available.

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 and Questions Relating to Health & 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.

24 Hour Medical Emergency And Repatriation Service

The nominated emergency service referred to in this policy is operated by Global Response Limited.

Our nominated emergency service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. Our nominated emergency service will also arrange transport to your home country when this is considered to be medically necessary or when you have notice of illness or death of a relative at home. You must contact them if you are admitted to hospital and wish to return home by any means other than originally booked or require treatment that will cost more than £/€250 (or the equivalent in local currency).

In the case of medical emergency please contact Global Response on telephone number

+44 (0) 2920 468794

Email: operations@global-response.co.uk
Please quote Voyager Plus 2019/20

Payment For Medical Treatment Abroad

If you are admitted to a hospital/specialist clinic while abroad, our nominated emergency service will, wherever possible, arrange for medical expenses covered by the policy to be paid direct to the hospital/specialist clinic. To take advantage of this benefit someone must contact our nominated emergency service for you as soon as possible. Private medical treatment is not covered unless authorised specifically by our nominated emergency service.

Special Notice

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, you will be expected to allow insurers or their representatives unrestricted reasonable access to your medical records and information.

Reciprocal Health Agreements

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC), if available to you. You may be able to apply for an EHIC online at www.ehic.org.uk or by telephoning 0300 330 1350. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced as a result of you presenting your European Health Insurance Card to a medical facility at time of treatment or similar reciprocal health agreement, we will not apply the deduction of Excess under Section 2 - Emergency Medical Expenses.

Australia

If you require medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website at www.humanservices.gov.au/medicare or by emailing medicare@humanservices.gov.au. Alternatively please call our nominated emergency service for guidance. If you are admitted to hospital contact must be made with our nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.