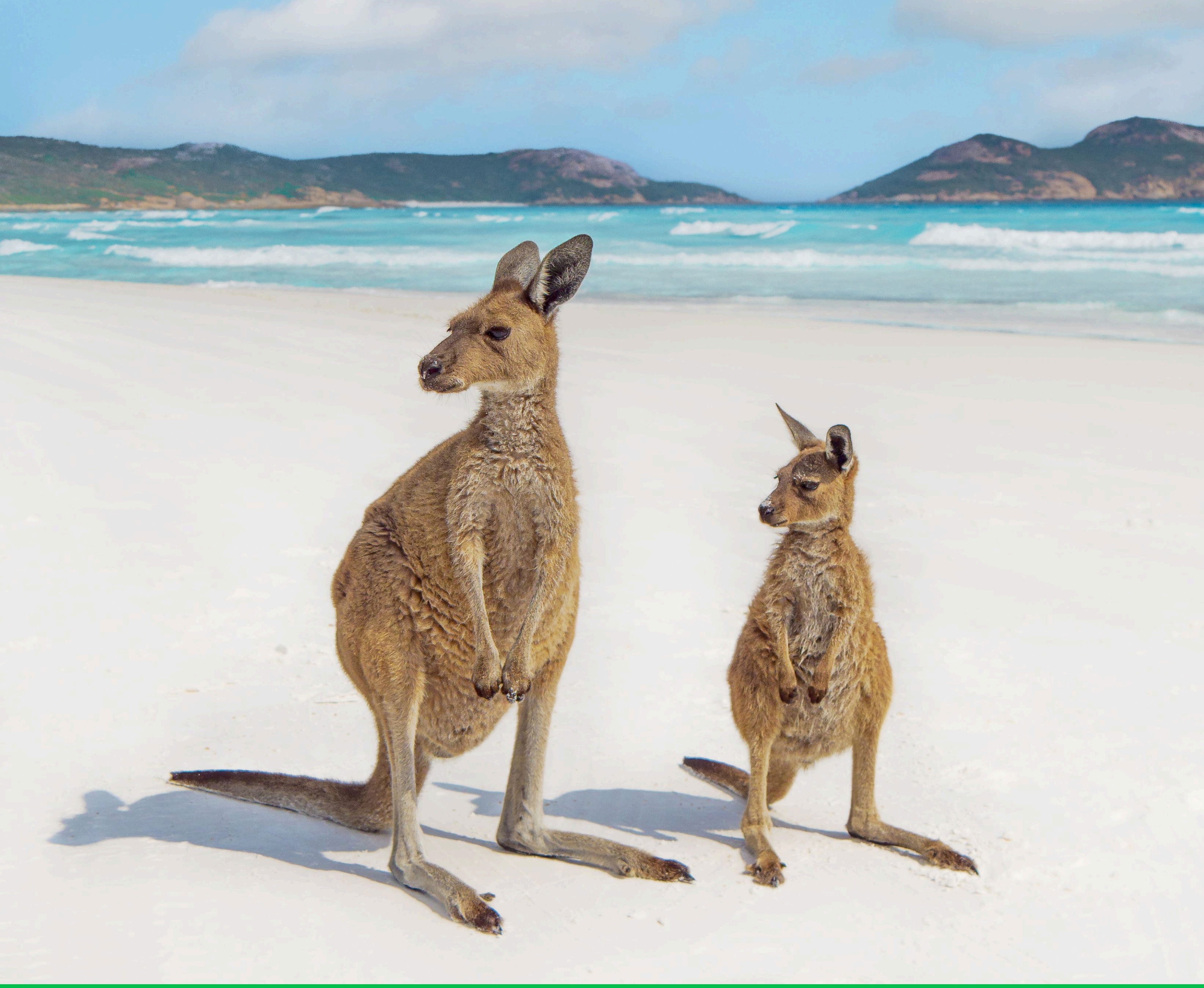


Automatically Covered Pre-Existing Medical Conditions

Effective date: 10 October 2025

Automatically covered pre-existing medical conditions

Pre-existing medical conditions

Please consider your medical history carefully. This policy provides cover for unexpected sudden illnesses or serious injuries.

We automatically include cover for specific pre-existing medical conditions (listed below), subject to the following:

- you've not been hospitalised for the condition in the past 24 months, and;
- your medications for the condition have remained unchanged for the past 6 months.

Timeframes are in relation to the date of issue of the policy. If you have a pre-existing medical condition not included in this list, then it's not covered. We won't pay for any claims where that medical condition is a contributing factor. This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.

What's a pre-existing medical condition?

Our definition of pre-existing medical condition is, in the 12 months before buying the policy:

- a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;
- a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);
- any condition for which you take prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;
- any condition for which you've had surgery; or
- any condition for which you see a medical specialist.

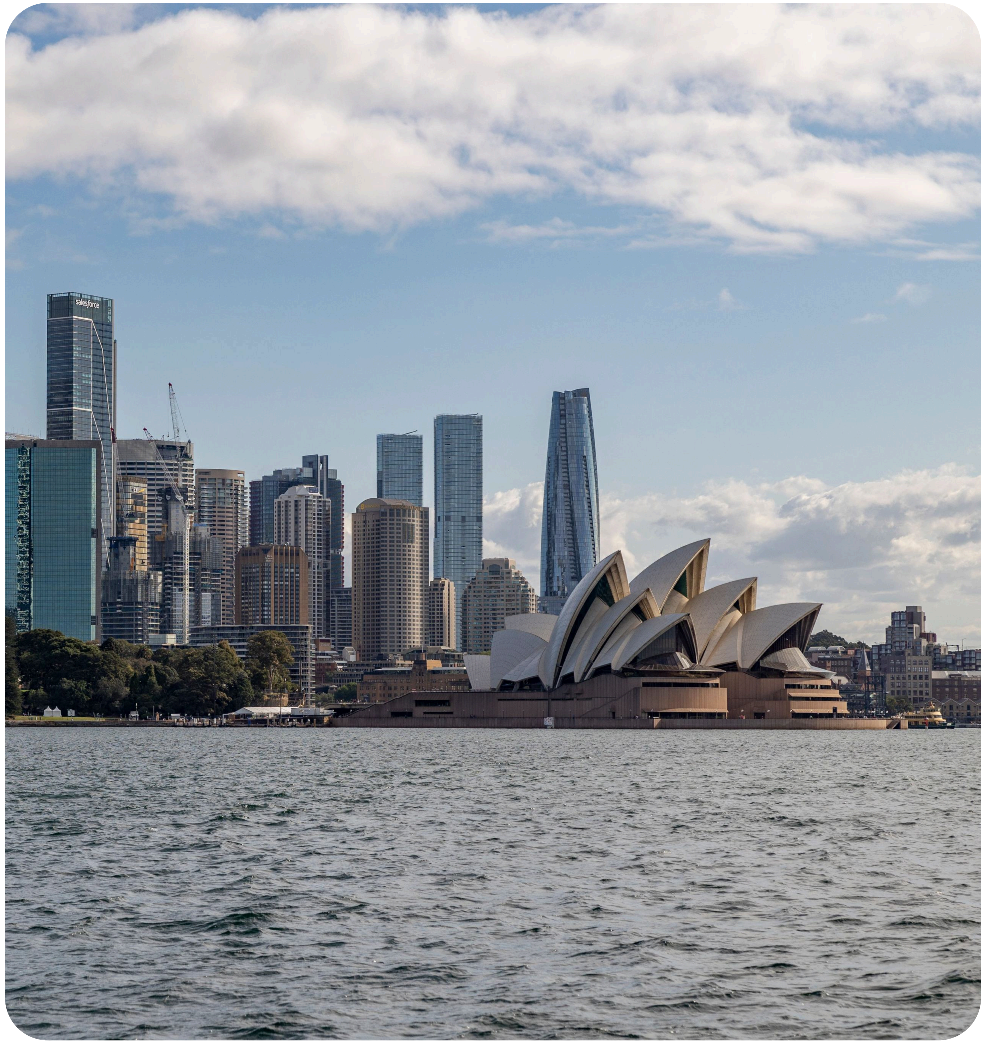
This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.

Automatically covered pre-existing medical conditions

The following medical conditions are automatically covered under this policy

- **Acne**
- **Allergies** – limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
- **Anxiety** – if:
  - Your prescribed medication hasn't changed within the last 12 months, or;
  - You have not been diagnosed with depression within the last 3 years, or;
  - You do not have any appointments pending with a psychologist or psychiatrist, or;
  - You have not needed to cancel or interrupt any previous travel plans due to your anxiety
- **Asthma** – if you:
  - have no other lung disease, and;
  - are under 60 years of age on the date of policy purchase
- **Attention Deficit Hyperactivity Disorder (ADHD)**
- **Bell's Palsy**
- **Benign paroxysmal positional vertigo (BPPV)**
- **Bunions**

- **Carpal tunnel syndrome**
- **Cataracts**
- **Coeliac disease**
- **Congenital blindness**
- **Congenital deafness**
- **Depression** – if:
  - Your prescribed medication hasn't changed within the last 12 months, or;
  - You have not been hospitalised for your depression within the last 2 years, or;
  - You do not have any appointments pending with a psychologist or psychiatrist, or;
  - You have not needed to cancel or interrupt any previous travel plans due to your depression
- ***Diabetes mellitus (also known as Type I diabetes)**- if you:
  - were diagnosed over 12 months ago, and;
  - have no eye, kidney, nerve or vascular complications, and;
  - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and;
  - are under 60 years of age at the date of policy purchase
- ***Diabetes mellitus (also known as Type II diabetes)** - if you:
  - were diagnosed over 12 months ago, and
  - have no eye, kidney, nerve or vascular complications, and;
  - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia
- **Dry eye syndrome**
- **Epilepsy –** if there's been no change to your medication regime in the past 12 months
- **Folate deficiency**
- **Gastric reflux**
- **Goitre**
- **Glaucoma**
- **Graves' disease**
- **Hiatus hernia**
- ***Hypercholesterolaemia (high cholesterol)** – if you don't also suffer from a known cardiovascular disease and/or diabetes
- ***Hyperlipidaemia (High Blood Lipids) –** if you don't also suffer from a known cardiovascular disease and/or diabetes



- ***Hypertension (High Blood Pressure) –** if you don't also suffer from a known cardiovascular disease and/or diabetes
- **Hypothyroidism** - including Hashimoto's disease
- **Impaired glucose tolerance**
- **Incontinence**
- **Insulin resistance**
- **Iron deficiency anaemia**
- **Macular degeneration**
- **Meniere's disease**
- **Migraine**
- **Nocturnal cramps**
- **Osteopenia**
- **Osteoporosis**
- **Pernicious anaemia**
- **Plantar fasciitis**
- **Raynaud's disease**
- **Sleep Apnoea**
- **Solar keratosis**
- **Trigeminal neuralgia**
- **Trigger finger**
- **Vitamin B12 deficiency**

**** Diabetes (Type I and Type II), hypertension, hypercholesterolaemia and hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it's a pre- existing medical condition, cover for these conditions is also excluded.***

Claims for any pre-existing medical condition not listed above as an automatically covered pre-existing condition are excluded under this policy.