



## YACHTIES TRAVEL INSURANCE MEDICAL DECLARATION GUIDELINES

If you have **only one** of the following conditions, we would automatically provide cover and you would not need to declare this to us. If you have more than one of the below, please ensure that you declare these to us.

|                                                                                                                                               |                              |                |                             |                                       |                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------|-----------------------------|---------------------------------------|--------------------|
| Acid reflux                                                                                                                                   | Asperger's Syndrome          | Blindness      | Eczema &/or Dermatitis      | Hyperthyroidism                       | Migraines          |
| Acne                                                                                                                                          | Asthma                       | Cataracts      | Glaucoma                    | Hypothyroidism                        | Osteoporosis       |
| ADHD                                                                                                                                          | Autism                       | Crohns Disease | Gout                        | Irritable Bowel Syndrome              | Tinnitus           |
| Allergies                                                                                                                                     | Benign lumps                 | Deafness       | Hernia                      | Learning Difficulties or disabilities | Ulcerative Colitis |
| Amputation                                                                                                                                    | Benign Prostatic Hyperplasia | Diverticulitis | Hormone Replacement Therapy | Meniere's disease                     | Varicose Veins     |
| In the event of a claim, your doctor must provide confirmation that the condition was stable prior to departure and no claim was foreseeable. |                              |                |                             |                                       |                    |

We would not cover any trip that you (or anyone whose health the trip depends on) book or commence:

- Against medical advice
- For the purpose of obtaining medical care and/or treatment
- After a terminal diagnosis has been made.

### What you must tell us

Unless you (or any person whose health the trip depends on) have a single medical condition that is in the table above, you must declare all conditions where you have been given medical advice or treatment in the preceding 12 months

You must also declare, if you (or any person whose health the trip depends on) have received treatment or advice for any of the listed conditions below within the 5 years prior to the commencement of cover under this Certificate Schedule, and/or prior to any Trip:

- cardiovascular conditions, other heart conditions,
- hypertension,
- mental or psychological conditions
- cancer, any growth or malignancy or
- any cerebrovascular problem.

Failure to declare a condition is likely to result in no cover being in place.

### Long Term Secondment :

If a single or multiple trip is planned for 6 months or more:

- You must make us aware of any condition that you (or any person whose health the trip depends on) have been given medical advice or treatment in the preceding 24 months.

In addition to the standard policy exclusions we will also not cover:

- Progressive or congenital disorders or corrective disorders which were known to exist at the cover commencing date.
- Sexually transmitted diseases
- All costs relating to pregnancy or childbirth or resultant sickness or illness.