

# Important Conditions Relating to Health

**0818 286 541**

## **Medical Screening Line Opening Hours**

Monday - Friday 9am - 8pm

Saturday 9am - 5pm

Sunday 11am - 3pm

Quoting Reference: Blue KMT Retail Scheme 2013 – 2014

You must comply with the following conditions to have full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

At the time of taking out this policy:

Do you have or have you had any medical condition(s) for which you are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

**If No** (including if you have had no medical conditions)

Please read the following statements to see if they apply to you. (if none of them apply then your medical condition(s) will be covered)

**If Yes**

It is a condition of this policy that you will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section X3 - Green Fees for any claims arising directly or indirectly from this medical condition(s) unless you contact us on 0818 286 541 and we have agreed in writing to cover your medical condition(s).

If you have only one medical condition and it is one of those shown in the table below of medical condition(s) which do not require screening then this will be covered under the policy without the need to contact us.

**In Either Circumstances:**

It is a condition of this policy that you will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section Y3 – Green Fees for any claims arising directly or indirectly from:

- A. At the time of taking out this policy or at the time of booking the trip:
- i) Any medical condition for which you or a close relative or a travelling companion are aware of but have not had a diagnosis.
  - ii) Any medical condition for which you or a close relative or a travelling companion have received a terminal prognosis.
  - iii) Any medical condition for which you or a close relative or a travelling companion are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- B. At any time:
- i) Any medical condition you have in respect of which a Medical Practitioner has advised you not to travel or would have done so had you sought his/her advice but despite this you still travel.
  - ii) Any surgery, treatment or investigations for which you intend to travel outside of Ireland to receive (including any expenses incurred due to the discovery of other Medical Conditions during and/or complications arising from these procedures).
  - iii) Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
  - iv) Your travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

You should also refer to the general exclusions on page 15 of the policy document.

### Automatically Accepted Minor Conditions List

(covered as standard provided no more than 5 of these conditions are suffered and that you can meet the warranty above):

**A** Abnormal Smear Test, Achilles Tendon Injury, Acne, Acronyx (Ingrowing Toe-nail), Adenoids, Allergic Rhinitis, Alopecia, Anal Fissure/Fistula, Appendectomy, Astigmatism, Athlete's Foot (Tinea Pedis), Attention Deficit Hyperactivity Disorder  
**B** Bell's Palsy (Facial Paralysis), Benign Prostatic Enlargement, Bladder Infection (no ongoing treatment, no hospital admissions), Blepharitis, Blindness, Blocked Tear Ducts, Breast Fibroadenoma, Breast Cyst(s), Breast Enlargement/Reduction, Broken Bones (other than head or spine) - (no longer in plaster), Bunion (Hallux Valgus), Bursitis,  
**C** Caesarean Section, Candidiasis (oral or vaginal), Carpal Tunnel Syndrome, Cartilage Injury, Cataracts, Cervical Erosion, Cervicitis, Chalazion, Chicken Pox (fully resolved), Cholecystectomy, Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions), Coeliac Disease, Cold Sore (Herpes Simplex), Common Cold(s), Conjunctivitis, Constipation, Corneal Graft, Cosmetic Surgery, Cyst Breast, Cyst Testicular, Cystitis (no ongoing treatment, no hospital admissions), Cystocele (fully recovered, no hospital admissions),  
**D** D & C, Deaf Mutism, Deafness, Dental Surgery, Dermatitis (no hospital admissions or consultations), Deviated Nasal Septum, Diarrhoea and/or Vomiting (resolved), Dilatation and Curettage, Dislocations (no joint replacement or hospital admissions), Dry Eye Syndrome, Dyspepsia,  
**E** Ear Infections (resolved must be all clear prior to travel if flying), Eczema (no hospital admissions or consultations), Endocervical Polyp, Endocervicitis, Endometrial Polyp, Epididymitis, Epiphora (Watery Eye), Epispadias, Epistaxis (Nosebleed), Erythema Nodosum, Essential Tremor  
**F** Facial Neuritis (Trigeminal

Neuralgia), Facial Paralysis (Bell's Palsy), Femoral Hernia, Fibroadenoma, Fibroid Uterine, Fibromyalgia, Fibromyositis, Fibrositis, Frozen Shoulder  
**G** Gall Bladder Removal, Ganglion, Glandular Fever (full recovery made), Glaucoma, Glue Ear (resolved must be all clear prior to travel if flying), Goitre, Gout, Grave's Disease, Grommet(s) inserted (Glue Ear), Gynaecomastia  
**H** Haematoma (external), Haemorrhoidectomy, Haemorrhoids (Piles), Hallux Valgus (Bunion), Hammer Toe, Hay Fever, Hernia (not Hiatus), Herpes Simplex (Cold Sore), Herpes Zoster (Shingles), Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Hives (Nettle Rash), Housemaid's Knee (Bursitis), HRT (Hormone Replacement Therapy), Hyperthyroidism (Overactive Thyroid), Hypospadias, Hypothyroidism (Underactive Thyroid), Hysterectomy (provided no malignancy)  
**I** Impetigo, Indigestion, Influenza (full recovery made), Ingrowing Toe-nail (Acronyx), Inguinal Hernia, Insomnia, Intercostal Neuralgia (no admissions), Intertrigo, Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)  
**K** Keinboeck's Disease, Keratoconus, Knee Injury Collateral/ cruciate ligaments, Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Kohlers Disease  
**L** Labyrinthitis, Laryngitis, Learning Difficulties, Leptothrix, Leucoderma, Lichen Planus, Ligaments (injury), Lipoma  
**M** Macular Degeneration, Mastitis, Mastoidectomy (resolved must be all clear prior to travel if flying), Menopause, Menorrhagia, Migraine (provided definite diagnosis made and no ongoing investigations), Miscarriage, Mole(s), Molluscum Contagiosum, Myalgic

Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions), Myxoedema  
**N** Nasal Infection, Nasal Polyp(s), Nettle Rash (Hives), Neuralgia (no hospital admissions), Nosebleed(s), Nystagmus  
**O** Osgood-schlatter's Disease, Osteochondritis, Otosclerosis, Overactive Thyroid  
**P** Parametritis, Pediculosis, Pelvic Inflammatory Disease, Photodermatitis, Piles, Pityriasis Rosea, Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions), Pregnancy (provided no complications), Prickly Heat, Prolapsed Uterus (womb), Pruritis, Psoriasis (no hospital admissions or consultations)  
**R** Repetitive Strain Injury, Retinitis Pigmentosa, Rhinitis (Allergic), Rosacea, Ruptured Tendons  
**S** Salpingo-oophoritis, Scabies, Scalp Ringworm (Tinea Capitis), Scheuermann's Disease (provided no respiratory issues), Sebaceous Cyst, Shingles (Herpes Zoster), Sinusitis, Skin Ringworm (Tinea Corporis), Sleep Apnoea (no machine used to assist breathing), Sore Throat, Sprains, Stigmatism, Stomach Bug (resolved), Strabismus (Squint), Stress Incontinence (no urinary infections)  
**T** Talipes (Club Foot), Tendon Injury, Tennis Elbow, Tenosynovitis, Termination of Pregnancy, Testicles Epididymitis, Testicles Hydrocele, Testicles Varicocele, Testicular Cyst, Testicular Torsion (Twisted Testicle), Throat Infection(s), Thrush, Thyroid Overactive, Thyroid Deficiency, Tinea Capitis (Scalp Ringworm), Tinea Corporis (Skin Ringworm), Tinea Pedis (Athlete's Foot), Tinnitus, Tonsillitis, Tooth Extraction, Toothache, Torn Ligament, Torticollis (Wry Neck), Trichomycosis, Trigeminal Neuralgia, Turner's Syndrome, Twisted Testicle  
**U** Umbilical Hernia, Underactive Thyroid, Undescended

Testicle, Urethritis (fully recovered, no hospital admissions), URTI (Upper Respiratory Tract infection) (resolved, no further

treatment), Urticaria, Uterine Polyp(s), Uterine Prolapse  
**V** Varicocele, Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed

that client is fit to travel), Vasectomy, Verruca, Vitiligo  
**W** Warts (benign, non-genital), Womb Prolapse (uterus), Wry Neck (Torticollis).

**In addition to any Medical Condition on our 'Automatically Accepted Minor conditions list, You may be automatically accepted for cover, provided you do NOT have more than ONE of the following Medical Conditions and You must NOT have ANY other Pre-existing Medical Condition.**

**Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):**

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been NO dislocations of any joint replacements.
- Must NOT be awaiting surgery.
- Must have NO lung problems/respiratory disorders.

**Asthma (Wheezing):**

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebuliser, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must always be able to walk 200 yards on the flat without becoming short of breath.

**Diabetes Mellitus (Sugar Diabetes):**

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

**Hypercholesterolemia (High/Raised Cholesterol):**

- No more than 1 medication.
- Must NOT be the inherited (genetic) form.
- Must have been a non-smoker for at least 12 months.

**Hypertension (High Blood Pressure, White Coat Syndrome):**

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

**Hypotension (Low Blood Pressure):**

- Must NOT be associated with any underlying condition.

**Osteoporosis (Osteopenia, Fragile Bones):**

- There must have been no broken bones within the last 5 years.
- There must have been NO vertebral (backbone) fractures.

**RELATING TO THE HEALTH OF NON-TRAVELLERS**

This insurance policy excludes cover for any claims arising directly or indirectly from a **Pre-Existing Medical Condition** (unless shown in the Automatically Accepted Minor Conditions list) of any person on whom travel depends unless the person's doctor can state that, at the date of policy purchase or **Trip** booking (whichever is later) he/she would have seen no substantial likelihood of the patient's condition deteriorating to such a degree to cause a necessary cancellation or **Curtailed** claim. If the doctor will not confirm this, any claim arising from a **Pre-Existing Medical Condition** will be excluded.

All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any **Medical Condition** for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home at the time the policy is purchased or the **Trip** is booked (whichever is later) are automatically excluded.