

DISCLOSURE OF MEDICAL CONDITIONS

Please note you must advise your customer of the following information:

Automatically Covered Pre-Existing Medical Conditions

Several medical conditions are automatically covered under this policy. These are listed in full on page 4 of the policy wording and are also listed below. Please ensure that any conditions, not included, are declared to the medical screening team as soon as possible.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years, Allergic rhinitis, Alzheimer's Disease, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness/ Impaired Hearing, Diabetes (controlled by diet or tablets only) Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome, Lichen Planus, Ligament or tendon injury (provided that you are not currently being treated), Macular degeneration, Melanosis, Mental Health Disability, Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson's Disease, Physically Disabled, PMT, Psoriasis, Raynauds Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, Vertigo.

A copy of the policy wording can be emailed to the customer before purchase if they wish to read this list.

You must advise the screening team if any of the following apply to you:

1. You/they have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
2. You are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
3. You are waiting for the results of tests or investigations or awaiting a referral for an existing medical condition.

If you have answered yes to any of the questions above or have any medical conditions which are not on the accepted list then YOU MUST tell Medical Screening to obtain cover for the medical condition(s), although an increased premium or excess may be required to do so. Any premium is paid directly to Medical screening.

Medical screening can be contacted on +44 (0)330 660 0563.