

The conditions falling within questions 2-7 on the Important Declaration are deemed to be **Pre-Existing Medical Conditions and Health Problems** and will not be covered under this **Policy** unless **You** have contacted **Our** Medical Screening Helpline and **We** have agreed in writing to cover **You**.

However, if **You** have a condition that falls within the criteria but that condition is shown as an **Automatically Accepted Minor Condition** in the list below, it will be covered under the **Policy** without the need to contact **Us** and without any additional charge provided that **You** meet the terms of the following special requirements :

Special Requirements

- **You** do not suffer from more than 5 of these condition (s)
- **You** are not awaiting surgery for the condition (s)
- **You** have been fully discharged from any post-operative follow-up (s)
- **You** have not changed or increased any medication (s) in the last 3 months
- **You** meet the criteria stated next to the condition

Automatically Accepted Minor Conditions

Covered as standard provided that **You** suffer from no more than 5 of these conditions and that **You** can meet the special requirements 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 Toenail (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-ophoritis, 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, Stigmatisms, 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 above, **You** may be automatically accepted for cover, provided **You** do NOT have more than ONE of the following medical conditions and **You** meet the conditions listed below each and you must NOT have ANY other **Pre-existing Medical Condition or Health Problem** :

Arthritis

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

- **You** must NOT have been admitted to hospital within the last 12 months.
- **Your** condition must NOT affect the back more than any other area of the body.

- **You** must NOT be taking more than 2 prescribed medications.
- **You** must use NO mobility aids (other than walking stick or frame).
- **You** must have suffered NO dislocations of any replacement joints.
- **You** must NOT be awaiting surgery.
- **You** must have NO lung problems / respiratory disorders.

Asthma

(Wheezing) :

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

Diabetes Mellitus

(Sugar Diabetes) :

- **You** must suffer from Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- **Your** diabetes must be controlled by diet alone or by no more than 1 prescribed medication (no Insulin).
- **You** must NOT have been admitted to hospital for, or suffered from, diabetic complications EVER.
- **You** must have been a non-smoker for at least the last 12 months.

Hypercholesterolaemia

(High / Raised Cholesterol) :

- **You** must be taking no more than 1 prescribed medication.
- **You** must NOT suffer from the inherited (genetic) form of the condition.
- **You** must have been a non-smoker for at least the last 12 months.

Hypertension

(High Blood Pressure, White Coat Syndrome) :

- **You** must be taking no more than 2 prescribed medications.
- **You** must have had no change in treatment within the last 6 months.
- **You** must have been a non-smoker for at least the last 12 months.

Hypotension

(Low Blood Pressure) :

- **Your** hypotension Must NOT be associated with any underlying condition.

Osteoporosis

(Osteopaenia, Fragile Bones) :

- **You** must have had NO broken bones within the last 5 years.
- **You** must have had NO vertebral (backbone) fractures EVER.