

Pre-Existing Medical Conditions Insurance:

Whilst many pre-existing medical conditions and health problems are “automatically covered” as shown in the list of **Automatically Accepted Minor Conditions** detailed on pages 4 & 5 of the Policy Wording, other conditions will not be covered unless they have been declared to, and accepted by us in writing.

You must therefore ensure that you answer all questions about yourself and anyone else insured under your policy fully, honestly, and to the best of your knowledge as failure to answer any questions accurately may affect the cover we provide and our ability to pay your claim.

Regretfully we are unable to provide cover for any undiagnosed medical condition, or a condition where you are currently on a waiting list, undergoing treatment or tests or, where you are waiting on the results of tests.

Tailored travel insurance for people living with pre-existing medical conditions

At the moment, we are unable to facilitate medical screening online. For a full quote including cover for pre-existing medical conditions you will need to call our **Medical Screening Helpline on 0161 452 7030**.

Choice and protection

We offer both Single & Annual Multi Trip policies for European and Worldwide destinations (including USA).

Medical assistance 24/7

All Planet Earth Travel Insurance products offer free 24/7 assistance as standard. This is supported by our Euro-Centre teams, an English speaking worldwide network of offices with medical experts, ready to assist you.

In many cases, should you need medical treatment, we can arrange for cash-free local billing so you don't need to worry about having to pay large bills upfront and claim the money back later – we'll take care of that for you.

Money and Pension Service (MaPS)

Money and Pensions Service (MaPS) has developed a directory of specialist travel insurance providers to ensure customers with pre-existing medical conditions are easily able to obtain access to affordable travel insurance. If we have been unable to provide a quote or if you would like to check the quote provided by us is the best for you, you may contact them for details of these providers to obtain a comparison <https://traveldirectory.moneyadvice.service.org.uk/listings> or by contacting the Money Advisory Service on 0800 138 7777.