

Post Office Money[®] Travel Insurance – Health Declaration

You must comply with the following conditions to have the full protection of Your policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment potentially leaving You with substantial costs to pay.

At the time of taking out or renewing this insurance You must use the Medical Screening service in the following circumstances:

- 1) You need to declare a Medical Condition.
- 2) You answer YES to any of the following questions:
 - a) Within the last 2 years, have You or anyone on this policy, had any surgery, inpatient, or outpatient treatment or any referrals or investigations of any sort? This includes being on a waiting list.
 - b) Have You, or anyone on this policy within the last 2 years:
 - taken prescription medication, or received any medical treatment for ANY **Medical Condition. This will not apply to common colds, flu or contraceptive medication.**
 - Received any medical advice or treatment for any respiratory condition relating to the lungs or breathing?
 - Received any medical advice or treatment for any heart, stroke diabetic condition?
 - Suffered from anxiety, depression or any Psychological condition?
- 3) If You are unsure as to whether a condition should be declared, You must contact the Medical Screening service for advice.

You will not be covered for anything that arises from, is related to, or has been caused by ANY Pre-existing Medical Conditions unless You have told us about ALL the conditions and We have agreed to cover them in writing.

If anyone has an undiagnosed Medical Condition (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against Section A - Cancellation or Curtailment and Section B - Emergency Medical and Additional Expenses.

Disclosing or discussing a medical condition during your purchase in-branch is not sufficient, you must contact the Medical Screening Service on 0330 123 1381 and complete a Medical Health Declaration to avoid the risk of not being covered for health conditions under the policy. Additional premiums and or endorsements may apply.

If You have a change in health after You have taken out this insurance, We reserve the right to alter the terms of this insurance based on the change. Cover under Section A - Cancellation or Curtailment, Section B - Emergency Medical and Additional Expenses, or Section D - Personal Accident of the policy will only continue to be provided where the change in health has been declared and accepted by Us. You should notify the Medical Screening Service on 0330 123 1381 as soon as You are aware of a change in health, failure to do so could result in a claim being declined.

This insurance policy is designed to cover You for unforeseen illnesses and accidents occurring during the Period of Insurance.

Please refer to the 'Cancellation or Curtailment Cover for Non Insured Persons' section for terms that apply for non-travelling immediate relatives, a travelling companion not insured by this policy and people that You intend to stay with.

Pregnancy and childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section B - Emergency medical and Additional Expenses, for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections A, B and C of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth in the Meaning of Words.

Medical Screening Service

If You need to use the Medical Screening Service then the process is straightforward with questions about Your Medical Conditions, medication, trips to Your Medical Practitioner, and other related matters.

As a result of Your answers, Our criteria of assessment may impose special terms such as an additional premium, this will be advised to You immediately in the screening service and will form part of the terms and conditions of our policy document. The policy will be sent to You with confirmation of purchase.

Should You decide not to pay any additional premium quoted then We will not be able to offer you a policy.

You should also refer to "What is not covered" – applicable to all sections of the policy.

Cancellation or Curtailment Cover For Non Insured Persons

A Close Relative who is not travelling with You, a travelling companion not insured by this policy, or the person You are intending to stay with, may have a Pre-existing Medical Condition. In some cases, if their state of health deteriorates greatly, You may want to cancel or curtail Your Trip.

Subject to all the other terms and conditions, such claims are covered if the person's Medical Practitioner can confirm in writing that at the time You bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the Medical Practitioner will not confirm this, Your claim is not covered.