

Medical Health Declaration

It is very important that You fully declare any existing medical conditions as 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 the condition(s) and We have agreed to cover it/them in writing.

You need to fully and accurately declare ANY pre-existing medical condition when you purchase the policy.

If You need to change any information, add another condition or if You have a change in health after You have taken out this insurance You must contact the Medical Screening Service on 0330 123 3690 as soon as possible. Additional premiums and/or endorsements may apply.

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:

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.
- 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, We recommend that You contact the Medical Screening service for assistance.

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.

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 Sections 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 3690 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 Close 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 notified to You immediately in the screening service and will form part of the terms and conditions in Your policy documents. The policy will be sent to You with confirmation of purchase.

Should You decide not to pay any additional premium quoted then We may 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.

Emergency Assistance 24 Hours A Day

In the event of a medical emergency You must contact Us as soon as possible. You MUST contact Us before incurring expenses in excess of £500, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours. Please contact +44 (0) 208 865 3074.

Give Your name, insurance details, reference number and as much information as possible. Please provide a telephone, fax number or email address where We can contact You or leave messages at any time of the day or night.

This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your Home Country after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.

Reciprocal Health Agreements

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. To apply for an EHIC please call 0300 330 1350 or visit www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx

The UK also has reciprocal healthcare agreements with various non-EEA countries and territories: see the following website www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx

Please note: For claims under Section B - Emergency Medical and Additional Expenses no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides UK passport holders with:

- Free treatment as an in-patient or outpatient at a public hospital;
- Subsidised medicines under the Pharmaceutical Benefits Scheme; and
- Benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare You MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

For more information You should contact: Medicare Australia, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: www.humanservices.gov.au

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The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).