

FAIRSURE TRAVEL INSURANCE

MEDICAL WARRANTY DECLARATION

PLEASE CONTACT MEDICAL SCREENING AS SOON AS POSSIBLE AFTER PURCHASING YOUR POLICY AND WITHIN 14 DAYS OF PURCHASE. YOU MAY NOT BE COVERED FOR PRE-EXISTING CONDITIONS UNTIL YOU CONTACT.

IF YOU ANSWER YES TO THE FOLLOWING QUESTION FOR YOU OR INSURED PERSON(S) ON THIS POLICY, YOU (THEY) MUST CONTACT US TO COMPLETE A MEDICAL SCREENING.

TELEPHONE: +353 1 533 7357 (quoting Accident & General Travel Insurance and your policy reference number)

AT THE TIME OF TAKING OUT THIS POLICY:

Do you have or have you had any medical condition(s) for which you are taking or have taken prescribed medication, or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

YES **NO**

IMPORTANT

REGARDLESS IF YOU ANSWERED YES OR NO TO THE MEDICAL WARRANTY QUESTION:

It is a condition of this policy that you and all insured persons will not be covered under **Sections 1 (Cancellation), 2 (Curtailement), 3 (Personal Accident), 4 (Medical Expenses) and Section 5 (Medical Inconvenience Benefit)** for any claims arising directly or indirectly from:

A AT THE TIME OF TAKING OUT THIS POLICY:

- i) Any medical condition for which you are aware of, but have not had a diagnosis.
- ii) Any medical condition for which you have received a terminal prognosis.
- iii) Any medical condition for which you are on a waiting list for, or have the knowledge of the need for, surgery, treatment or investigation at a hospital, clinic or nursing home.

B AT ANY TIME

- i) Any medical condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice, but despite this, you still travel.
- ii) Any surgery, treatment or investigations for which you intend to travel outside of Ireland to receive (including any expenses incurred due to the discovery of other medical condition during and/or complications arising from these procedures).
- iii) Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
- iv) Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

Please see the Waived Medical Conditions List which do not require medical screening.

*** COVER FOR CANCELLATION OR CURTAILMENT CLAIMS DUE TO AN IMMEDIATE RELATIVES PRE-EXISTING MEDICAL CONDITION IS ONLY AVAILABLE ON PLATINUM PLUS**

*** Terms and conditions apply – Please speak to your Travel Agent**

.....
Date

.....
Signature of insured person

MEDICAL SCREENING PHONE NUMBER:

+353 1 533 7357

THE FOLLOWING MEDICAL CONDITIONS ARE COVERED WITHOUT ADDITIONAL CHARGE AND SUBJECT TO THE NORMAL TERMS AND CONDITIONS OF THIS INSURANCE, PROVIDED (A) THE INSURED IS NOT AWAITING SURGERY FOR THE CONDITION, AND (B) THE INSURED HAS BEEN FULLY DISCHARGED FROM ANY POST-OPERATIVE FOLLOW-UP AND ANY AND ALL ONGOING TREATMENT OR INVESTIGATION.

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne, Acronyx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Asthma - Mild, suffered in isolation, well controlled, with not more than 2 medications and no hospitalisation in the last 12 months – non smoker.
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- 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
- 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/hospital admissions)
- Cystocele (no ongoing treatment/hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis(no hospital admissions or consultations)
- Deviated Nasal Septum
- Diabetes Melitus (Suffered in isolation, well controlled with 1 medication and no hospitalisation in last 12 months - "non smoker")
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocations (no joint replacements or hospital admissions)
- Dry Eye Syndrome
- Dyspepsia
- 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
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- 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
- 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)
- Impetigo
- Indigestion
- Influenza (full recovery made)
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia (no admissions)
- Intertrigo
- Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)
- Keinboeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Mastoidectomy(resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine-(provided definite diagnosis is made and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia (no hospital admissions)
- Nosebleed(s)
- Nystagmus
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis
- Piles
- 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)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea Ruptured Tendons
- Salpingo-oophoritis
- 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
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence (no urinary infections)
- Synovitis
- 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)
- 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)
- Trichomyces
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (no ongoing treatment, fully recovered)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)



ADDITIONAL CONDITIONS

In addition to any medical condition on our 'Waived Medical Condition List', you are automatically accepted for cover, provided you do NOT have more than ONE of the following medical conditions and you must NOT have ANY other pre-existing medical conditions.

If you have a medical condition (s) that does not meet the above or below criteria, you must contact the Medical Screening line on +353 1 533 7357 to declare all of your medical conditions to ensure that the cover will meet your needs.

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

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been NO dislocations of any joint replacements.
- Must NOT be awaiting surgery.
- Must have NO lung problems/respiratory disorders.

ASTHMA (Wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed under the age of 50.
- Must be controlled with 2 or less medications (NO nebuliser, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must always be able to walk 200 yards on the flat without becoming short of breath.

DIABETES MELLITUS (Sugar Diabetes):

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

HYPERCHOLESTEROLAEMIA (High/Raised Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited (genetic) form.
- Must have been a non-smoker for at least 12 months.

HYPERTENSION (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

HYPOTENSION (Low Blood Pressure):

- Must NOT be associated with any underlying condition.

OSTEOPOROSIS (Osteopaenia, Fragile Bones):

- There must have been no broken bones within the last 5 years.
- There must have been NO vertebral (backbone) fractures.