

## Declaration

The RWH Travel Insurance Policy contains conditions and exclusions in relation to the health of the insured persons and the cover provided.

### Medical Exclusions

If at the time of purchasing this policy, or whenever booking a trip (under an annual multi-trip policy), anyone insured under this policy answers `Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- (a) Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- (b) Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check-ups for a stable condition?
- (c) Does anyone have a condition for which a terminal prognosis has been given?
- (d) Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

### Health Questions

At the time of taking out this policy and also when booking a trip (under an annual multi trip policy) you, and each insured person must read, and be able to answer `No' to the health questions (1-9).

If anyone insured under this policy answers `Yes' to any of the questions, they must contact the Ageas Health line on 0345 168 5682 quoting scheme code RWH 1, to declare all their existing medical conditions regardless of whether they are applicable to the health questions below, and to see if cover can be provided.

You may have to pay an extra premium to include cover for your medical conditions.

You must ensure that all answers to medical questions that you give are truthful and accurate. In the event that you do not contact the Health line if required to do so, or you do not declare fully and accurately all existing medical conditions when contacting the Health line we reserve the right to cancel the policy, or refuse to deal with any claim arising, or to reduce the amount of any claim paid.

If you are in any doubt as to how to answer any questions, you must refer to your GP.

- 1) Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
- 2) Has anyone ever been diagnosed with or received any treatment or medication for any heart/cardiac problem?
- 3) Does anyone have a breathing condition for which they take more than 2 prescribed medications, or which their medication has changed in the last 6 months?
- 4) Does anyone have a breathing condition which in the last 5 years has required either the use of supplementary oxygen or the use of a nebuliser?
- 5) Has anyone ever been diagnosed with or had treatment for any circulatory condition? (including stroke, TIA, blood clots), or diabetes?
- 6) Has anyone ever been diagnosed with or had treatment for High Blood Pressure? (Where High blood pressure is controlled by no more than one medication and their medication has not changed in the last 6 months, this question can be answered as `No')
- 7) Has anyone been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
- 8) Has anyone ever had an organ transplant, or been on kidney dialysis?
- 9) Has anyone ever had dementia, or any other psychiatric or psychological illness?

If you can agree this declaration any existing medical conditions will be covered by this policy, therefore please do not contact the Ageas Health Line as you may be charged an additional premium unnecessarily.

### Changes to your health (applies to Annual Multi-trip policies only)

#### PART ONE

If your health changes after you purchase your policy but before you travel, you must contact the Ageas Health Line immediately on 0345 168 5682, quoting scheme code RWH 1 to tell us about these changes if because of these you:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations)

We will then tell you if we can cover these medical conditions free of charge or for an additional premium.

#### PART TWO

If we cannot cover your medical conditions, or you do not want to pay the additional premium quoted, we will give you the choice of either:

- Cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are about to); or
- Making a cancellation claim for any pre-booked trips; or
- Continuing the policy but without cover for your medical conditions.