

Consumer Insurance Act came into force on 6 April 2013

Please read carefully

Clear4Takeoff

“Sorry, this is the boring bit, however, I am required to ask you to read this. If you have any questions at the end or are unsure, then please just call us on 01268 783383.”

We have to make you aware that this policy will not cover any claim arising directly or indirectly from any Pre-existing Medical Condition unless you declare ALL conditions to us prior to the commencement of the Trip and they are accepted by us in writing. You have a responsibility to act honestly and provide accurate details taking reasonable care not to make any misrepresentation

For the purposes of this insurance, a Pre-existing Medical Condition is considered to be:

- any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow- up/check-up has been required or received during the last 2 years; and
- any cardiovascular or circulatory condition (e.g. heart, hypertension, blood clots, raised cholesterol, stroke, aneurysm), lung, breathing, cancerous or kidney related conditions that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip If .
- If you are not sure, simply tell us everything relating to your health.

You must advise of any changes to your health including medications, consultations and any investigative procedures from the date of purchase until the start of your trip. For annual cover, this requirement applies until the last trip taken under that policy. Failure to do so will mean that any claim associated with this will not be paid.

It is very important that you read the insurance certificate and associated paperwork, to ensure that you have not forgotten anything that may affect your insurance and you are reminded that only illnesses and health status declared on the insurance certificate would be covered in the event of a claim.

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Clear2Go

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We have to make you aware that this policy will not cover any claim arising directly or indirectly from any Pre-existing Medical Condition unless you declare ALL conditions to us prior to the commencement of the Trip and they are accepted by us in writing. You have a responsibility to act honestly and provide accurate details taking reasonable care not to make any misrepresentation

You must advise us of ALL illnesses both past and current, any procedures, treatments or medications taken. You must correctly and honestly confirm all symptoms, side affects and your current health status. This policy is maintained by insisting that any medical treatment must be done within state facilities under cover of the EHIC card for which you must ensure you have an up to date one for this trip. As such, we must assess your health status in conjunction with your method of travel and chosen destination.

You must advise of any changes to your health including medications, consultations and any investigative procedures from the date of purchase until the start of your trip. Failure to do so will mean that any claim associated with this will not be paid.

It is very important that you read the insurance certificate and associated paperwork, to ensure that you have not forgotten anything that may affect your insurance and you are reminded that only illnesses and health status declared on the insurance certificate would be covered in the event of a claim.