

Important conditions relating to health

The **Beneficiaries** **MUST** comply with the following conditions to have full protection of the **Group Policy**. If the **Beneficiaries** do not comply **We** may at **Our** option cancel the **Group Policy** or refuse to deal with any claim or reduce the amount of any claim payment.

It is a condition of this **Group Policy** that a **Beneficiary** will not be covered under section 1 – Cancellation or curtailment charges, section 2 – Emergency medical and other expenses, section 3 – Hospital benefit, section 4 – Personal accident and section 12 – Air Rage for any claims arising directly or indirectly from:

A) At the time of being accepted for cover:

1. Any **Medical Condition** the **Beneficiary** has or has had for which:
 - a) symptoms or diagnosis has occurred within the last 12 months or
 - b) there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months
2. Any **Medical Condition** where the **Beneficiary**, their **Close Relative** or **Close Business Associate** is waiting for an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigation.
3. Any **Medical Condition** where the **Beneficiary**, their **Close Relative** or **Close Business Associate** has, within the last 6 months, been seen by a specialist (other than for regular check-ups), had an operation or other hospital treatment or investigation.
4. Any **Medical Condition** where the **Beneficiary**, their **Close Relative** or **Close Business Associate** has received a terminal prognosis.
5. Any **Medical Condition** where the **Beneficiary**, their **Close Relative** or **Close Business Associate** has not had a diagnosis.
6. Any circumstances the **Beneficiary** is aware of that could reasonably be expected to give rise to a claim on this **Group Policy**.

B) At any time:

1. Any **Medical Condition** the **Beneficiary** has in respect of which a **Medical Practitioner** has advised the **Beneficiary** not to travel or would have done so had they sought his/her advice.
2. Any **Medical Condition** for which the **Beneficiary** is travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
3. Any **Medical Condition** for which the **Beneficiary** is not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
4. The **Beneficiary** is travelling against any health requirements stipulated by the carrier, their handling agents or other **Public Transport** provider.

The **Group Policyholder** and **Beneficiaries** should also refer to the general exclusions on page 11.