

RESIDENCY

The cover under this policy is only available to United Kingdom residents being defined as: Any person who has an address in the United Kingdom, has lived in the United Kingdom for at least 6 of the last 12 months, and is registered with a General Practitioner in the United Kingdom.

HEALTH CONDITIONS

Please consider the following questions in relation to You, anyone to be covered by this Policy, or any Colleague:

1. Are you aware of any reason why your trip could be cancelled or cut short, such as your health or the health of a relative or colleague or someone with whom you are going to travel or stay?
2. Are you travelling:
 - a) against the advice of a medical practitioner, or
 - b) for the purpose of obtaining medical treatment?
3. Have you been given a terminal prognosis?
4. Are you receiving or awaiting investigation or treatment for any bodily injury, illness or disease as a hospital day case or in-patient or have an undiagnosed condition or set of symptoms?

If you answer YES to any of the above 4 questions, then your pre-existing medical conditions will not be covered by this policy and We are unable to extend the cover to do so. If you are within Your 14 day cooling off period and you decide this policy is no longer suitable for your needs, You may be entitled to a full refund of the premium paid. Please contact us to discuss this further.

If you answer NO to the above 4 questions, then please also proceed to questions 5 and 6 below to complete the assessment.

5. If you are on prescribed medication, are Your medical condition(s) stable and well controlled?
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that You are fit enough to take this trip by either:
 - a) Your GP, or
 - b) a registered mental health professional (e.g. if you are under the care of a Community Mental Health Team), or
 - c) a consultant specialising in the relevant field?

If You answer YES to question 5 and 6 above, then you do not need to contact us with details of your pre-existing medical conditions, and your insurance policy's standard terms, conditions and exclusions will apply.

If you answer NO to question 5 or 6 above, then your pre-existing medical conditions will not be covered by this policy and we are unable to extend the cover to do so. If you are within Your 14 day cooling off period and you decide this policy is no longer suitable for your needs, you may be entitled to a full refund of the premium paid. Please contact us to discuss this further.

CHANGES IN HEALTH

Important note: this applies to all destinations, including trips solely within the United Kingdom.

You must also notify MediScreen immediately on 0344 892 1698 if there is any change in your medical circumstances between the date you first purchased your insurance policy and the date your holiday is due to begin. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid. If we can extend cover, We may charge an additional premium for doing so. MediScreen's office hours are 9am to 5pm Monday to Thursday and 9am to 4pm Friday excluding Bank Holidays.

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

1. The cover under this policy is only available to United Kingdom residents for travel within the Geographical limits contained in this policy and which begins and ends in the United Kingdom. Repatriation will be to the United Kingdom
2. Cover is only available for the whole duration of a booked trip to a maximum 40 consecutive days, and cover cannot be purchased once a trip has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
5. You are not covered for valuables, your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
6. Stolen property: You are not covered for baggage stolen from:
 - a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - b) the passenger compartment of any unattended vehicle.
7. Any epidemic or pandemic as declared by the World Health Organisation (WHO).
8. Claims arising from or related to any coronavirus including but not limited to COVID-19 or any related / mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 Cover section.