

**SELF ASSESSMENT GUIDE**

To determine if your pre-existing medical conditions are automatically covered please assess the medical condition against all of the questions below. If you are in any doubt please call the Medical Hotline on **0800 88 66 20**.

**Important notes:**

1. If you call the Medical Hotline and cover is provided for any pre-existing medical conditions which you suffer, an additional premium may be charged.
2. This form is for clients under 80 years of age. Clients 80 years and over must complete the Travel Risk Assessment form in all cases. This form can be obtained from ANZ.

**Q1** Do you have a pre-existing medical condition?

**A pre-existing medical condition is defined in our travel policy wording as meaning:** "any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware or for which you have had or received a medical examination, consultation, treatment, investigation and/or medication in the six months prior to the date your policy is issued."

- Yes  
Go to Q2
- No  
No further action required

**Q2** Is your journey over 2 months in duration **or** are you between 70-79 years?

- Yes  
Please call the Medical Hotline
- No  
Go to Q3

**Q3** Has your medical condition been diagnosed in the last 12 months or has the medication or treatment for your medical condition(s) changed in the last 12 months?

- Yes  
Please call the Medical Hotline
- No  
Go to Q4

**Q4** Is your condition on-going or chronic and have you been treated at a hospital in the last 5 years?

- Yes  
Call the Medical Hotline
- No  
Go to Q5

**Q5** Have you had surgery or hospital treatment for the medical condition in the last 12 months?

- Yes  
Call the Medical Hotline
- No  
Go to Q6

**Q6** Does the condition(s) you are receiving treatment or advice for (including medication) relate to:

- A heart condition under specialist review or care (excluding Hypertension)
- A lung condition causing permanent problems with shortness of breath
- A transplanted organ
- Thinning of the bones (osteoporosis)
- Blood or lung clots
- Insulin Dependant Diabetes
- Your Brain
- Major allergic reactions
- Cancer
- A back problem for which you have had a spinal surgery?
- A sexually transmitted disease(s), AIDS, HIV or related conditions?

- Yes  
Call the Medical Hotline
- No  
Go to Q7

**Q7** If you answer yes to any of the below we are unable to cover the medical condition:

- Has a registered medical practitioner advised you against travelling with the medical condition?
- Are you travelling, or is one of the reasons you are travelling, to obtain medical treatment for the medical condition?
- Is the medical condition terminal?
- Is surgery planned or are you on a waiting list for treatment?
- Is the condition related to ongoing pain for which you receive regular medication or treatment?
- Does the medical condition relate to any ongoing symptomatic condition for which you have had investigations and not yet, had a diagnosis for?

- Yes
- No

We are unable to provide cover for these pre-existing medical conditions.

**If you have answered 'No' to Questions 2-7 your medical condition is automatically covered under the Travel Protector policy.**