

Guidance Document

Excluding pre-existing medical conditions

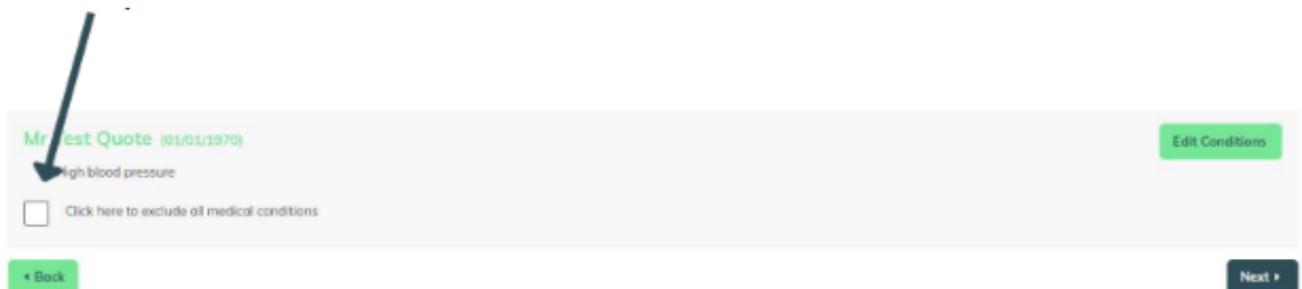
If a client requests to voluntarily exclude cover for their pre-existing medical conditions, then we may be able to offer this option on a Single Trip basis only.

Please note: there are certain circumstances in which we cannot offer the option to voluntarily exclude:

- Not available on Annual multi-trip quotes.
- Not available if a terminal prognosis has been declared.
- If the medical screening outcomes do not produce any rates with the medical conditions included, then we cannot revert to offer a quote without pre-existing conditions included.

We MUST go through our medical declaration and screen all the conditions that are declared. Once screening is complete, proceed to the rates page to see which options appear firstly with the medical conditions covered, to ensure cover is acceptable in the first instance (as above, if no rate options are available with medical conditions covered, then we can't offer the option to exclude).

You can then go back to the medical declaration section of the quote and tick the option shown below to get a quote excluding the pre-existing conditions declared:



The screenshot shows a quote interface for 'Mr West Quote (01/01/1970)'. A blue arrow points to the text 'High blood pressure' under the quote title. Below this, there is a checkbox with the text 'Click here to exclude all medical conditions'. To the right of the quote title is a green 'Edit Conditions' button. At the bottom left is a green '< Back' button, and at the bottom right is a dark blue 'Next >' button.

This will then show the exclusion declaration which you must read to your client. Do not delete the conditions, all conditions must remain on the system:

Mr Test Quote: 05/01/1970 Edit Conditions

- High blood pressure

Click here to exclude all medical conditions

Warning - we do not recommend you travel without full medical cover. Please be aware that your policy will exclude any claims arising from or traceable to your pre-existing medical conditions but will provide cover for anything unforeseen.

By proceeding with the medical exclusion, you are agreeing with the above statement.

← Back Next →

If the insurer you look to quote with the exclusion applied will also quote including the medical conditions, then you must offer that same insurer in both instances. E.G., If you offer a Ready2Go rate excluding pre-existing conditions, and they are also available as an option if we keep the medical conditions included, then you must offer Ready2Go for both scenarios.