

Guidance Document

Non-Travelling Close Relatives



If You have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result You wish to cancel or Curtail Your Trip, You will be covered only if the relative's doctor states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.

Close Relative Definition

Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.



You will not be covered for any directly or indirectly related claims arising from the health of a travelling companion, someone you were going to stay with or a family member if at the time your policy was issued:

- You were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- You were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- You were aware that a doctor had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Family Member Definition

Spouse (by marriage, domestic partnership or civil union); Cohabitants; Parents and stepparents; Children, stepchildren, foster children, adopted children or children currently in the adoption process; Siblings; Grandparents and grandchildren; The following in-laws: mother, father, son, daughter, brother, sister and grandparent. Aunts, uncles, nieces and nephews; Legal guardians and wards; and Paid, live-in caregivers.



If You have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result You wish to cancel or Curtail Your Trip, You will be covered only if the relative's doctor states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.

Close Relative Definition

Spouse or partner of over 6 months, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, stepchild, stepbrother, stepsister, aunt, uncle, brother, sister, child, grandchild, niece, nephew or fiancé(e).



At the time your policy starts or booking a trip, whichever was the later, if you have a close relative with a pre-existing medical condition who:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

There will be no cover under this policy for Cancellation or Curtailment if the claim has anything to do with the medical condition of that person.

Close Relative Definition

spouse or partner (who you are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).



If You have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result You wish to cancel or Curtail Your Trip, You will be covered only if this is unexpected, by which we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

Close Relative Definition

Partner (who you live with), parent, sibling, child, grandparent, grandchild, aunt, uncle, niece, and nephew.



If You have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result You wish to cancel or Curtail Your Trip, You will be covered only if the relative's doctor can confirm that at the date of you buying this insurance policy or booking your trip (whichever is later) he/she would have seen no substantial likelihood of the patient's medical condition deteriorating to such a degree to cause a necessary cancellation to claim or a claim for cutting short your trip. If the medical practitioner will not confirm this, any claim arising from a pre-existing medical condition will not be covered. All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any medical condition for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a hospital (as an inpatient or outpatient), clinic (a doctor's surgery, a medical specialist's or physiotherapist's clinic, or a nursing home) at the time of booking a trip (whichever is later) are automatically not covered.

Close Relative Definition

Means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, stepchild, stepsister, stepbrother, foster child, legal guardian, partner, or fiancé/fiancée.