

Guidance Document

Undiagnosed Conditions



Scenario 1: Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom - **DO NOT USE** this insurer.

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *If this was not related to cancer, respiratory/breathing/heart etc. for example - minor conditions such as skin conditions, general aches and pains. Refer on a case by case basis*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - **DO NOT USE** this insurer.



Scenario 1: Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom - *Providing the undiagnosed symptom does not have the potential to be connected to a diagnosed existing condition. Advise general exclusion from cover - refer to insurer if unsure. If client is under investigation for a symptom which is potentially connected to a diagnosed existing condition we can refer this to the insurer.*

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *Nothing to screen and no terms applied.*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - *Providing undiagnosed symptom does not have the potential to be connected to a diagnosed existing condition. Advise general exclusion from cover - refer to insurer if unsure.*

If client is under investigation for a symptom which is potentially connected to a diagnosed existing condition - refer this to the insurer.



Scenario 1: Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom - **DO NOT USE** if undiagnosed symptoms possibly relate to cancer, respiratory/breathing problems or heart conditions.

Low risk undiagnosed symptoms can be referred on a case by case basis and cover may be granted with a general exclusion.

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *Nothing to screen and no terms applied.*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - *Refer this to the insurer.*



Scenario 1: Customer is undergoing or awaiting investigations for **ANY** 'undiagnosed' condition or symptom - **DO NOT USE** this insurer.

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *nothing to screen and no terms applied.*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - **DO NOT USE** this insurer.



Scenario 1: Customer is undergoing or awaiting investigations for ANY 'undiagnosed' condition or symptom → **DO NOT USE** this insurer

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed → nothing to screen and no terms applied.

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete → **DO NOT USE** this insurer



Scenario 1: *Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom – Beyond may consider offering terms, in addition to Medical Expenses cover whilst away, but this on **REFERRAL ONLY**. If the risk is acceptable, we will quote an additional premium with terms.*

Please refer the case to us with details of their undiagnosed symptoms. Note we can only consider single trip risks which meet the following criteria:

EU destinations, max duration of 30 days and max age of 69.

WW Exc destinations, max duration of 17 days and max age of 65.

WW Inc destinations, max duration of 17 days and max age of 60.

We cannot consider cover if the undiagnosed symptoms are potentially heart, breathing/lung or cancer related.

Scenario 2: *Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed – Nothing to screen and no terms applied.*