

# Guidance Document

## WAITING LIST TERMS

We have included the information below for each insurer to clarify their waiting list terms, e.g., if a customer is awaiting an appointment/is on a waiting list for further investigations and/or treatment for a **diagnosed** condition. If a customer declares they're on a Waiting List for a condition or symptom that is not yet diagnosed, then please refer to our 'Undiagnosed Condition' Guidance Document.

Note that not all insurers will offer terms if a client is on a Waiting List. It is important to answer 'Yes' to the Waiting List Question within the Medical Declaration which will ensure only the appropriate schemes with Waiting List terms available will quote.



If you are currently on a waiting list for treatment or investigation, this policy will not provide cover for Cancellation or Curtailment under the following circumstances:

You receive an appointment for treatment or investigation which conflicts with your planned trip, or as a result of the awaited treatment or investigation you become unable to travel on your planned trip. Being on a waiting list for treatment or investigation does not affect cover whilst you are away for medical conditions which have been declared to, and agreed by, us. Should you become aware of a change in your diagnosis before you travel, please notify us immediately. If you are awaiting an initial diagnosis for symptoms you are currently experiencing, we are unable to provide cover until you have a confirmed diagnosis.



If you are awaiting a diagnosis for symptoms you are currently experiencing, We are unable to provide cover until you have a confirmed diagnosis.

If you have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, the Avion policy will not provide cover for Section A (Trip Cancellation), B (Trip interruption), G (Emergency Transport) under the following circumstances:

- You receive an appointment for treatment or investigation which conflicts with your planned trip, or
- As a result of the awaited treatment or investigation you become unable to travel on your planned trip.

Being on a waiting list for treatment or investigation does not affect cover whilst you are away for medical conditions which have been declared to, and agreed by, us.

Should you become aware of a change in your diagnosis before you travel, please notify us immediately.



If you are awaiting a diagnosis for symptoms you are currently experiencing, We are unable to provide cover until you have a confirmed diagnosis.

If you have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, the Easy Cover policy will not provide cover for Section A (Trip Cancellation), B (Trip interruption), H (Emergency Transport) under the following circumstances:

- You receive an appointment for treatment or investigation which conflicts with your planned trip, or
- As a result of the awaited treatment or investigation you become unable to travel on your planned trip.

Being on a waiting list for treatment or investigation does not affect cover whilst you are away for medical conditions which have been declared to, and agreed by, us.

Should you become aware of a change in your diagnosis before you travel, please notify us immediately



If you are currently on a waiting list for treatment or investigation for a diagnosed existing medical condition, this policy will not provide cover for Cancellation or Curtailment under the following circumstances:

- You receive an appointment for treatment or investigation which conflicts with your planned Trip, or
- As a result of the awaited treatment or investigation you become unable to travel on your planned Trip.

Being on a waiting list for treatment or investigation for diagnosed existing medical conditions which have been declared to and agreed by the insurer does not affect the emergency medical and repatriation section of this policy whilst you are away. Should you become aware of a change in your diagnosis before you travel, you must notify us immediately.



**YOU MUST REFER TO ANEEVO BEFORE OFFERING A FREESPIRIT FLEX QUOTE FOR A CLIENT ON A WAITING LIST.**

If acceptable, Aneevo will need to manually endorse the case with the following wording: *'This policy extends to provide cover under Section B1 Emergency Medical & Associated Expenses only If you need immediate medical assistance during your trip, and you are currently on a waiting list for treatment or investigation for a medical condition which has been declared to and agreed by us and is shown on your Medical Declaration of insurance and any endorsements.'*



**YOU MUST REFER TO ANEEVO BEFORE OFFERING A BEYOND TRAVEL INSURANCE QUOTE FOR A CLIENT ON A WAITING LIST.**

If acceptable, an AP will apply which we will quote on referral. Upon issue, we will need to manually endorse the policy with the following wording: *'This policy extends to provide cover under Section 5: If you need immediate medical assistance during your trip, and you are currently on a waiting list for treatment or investigation for a medical condition which has been declared to and agreed by us and is shown on your Medical Declaration of insurance and any endorsements.'*



If you are currently on a waiting list for treatment or investigation, our policy will not provide cover for cancellation or curtailment.

Being on a waiting list for treatment or investigation does not affect cover whilst you are away for medical conditions which have been declared to, and agreed by, us.

*Please refer to page 11, point 5 within the policy wording.*