

# Guidance Document

## WAITING LIST TERMS

If a customer is awaiting an appointment/is on a waiting list for further investigations and/or treatment for a **diagnosed** condition, please answer the waiting list question as 'yes' and screen the 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.

When answering 'yes' to the waiting list question on the medical declaration, the following message will appear, explaining the insurers terms surrounding waiting list.

Has anyone named on this policy been placed on a waiting list currently for investigations or treatment?

Yes

No

### IMPORTANT:

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, our policies **will not provide** cover for Trip Cancellation/Curtailment or Trip interruption 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 in writing.

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

Are you happy to proceed on this basis?

Yes

No

The customer must agree to the above declaration in order to proceed with the quotation.

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.

We have included the information below for each insurer to clarify their waiting list terms.



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 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.



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.*



If you are awaiting a medical diagnosis for symptoms that you are currently experiencing, we will not be able to provide cover until you have a confirmed diagnosis, unless we have agreed to do so and it is stated on your policy schedule.

**If you do have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, this policy will not provide cover for the following sections:**

- **Section 1: If you need to cancel your trip, and**
- **Section 2: If you need to cut short your trip**

If you are on a waiting list for treatment or investigation, this does not affect your insurance cover on this policy other than as stated above. So, if you need medical assistance when on your trip for conditions which you have declared to us, or for new conditions that arise, then this policy will provide cover to you, subject to the terms and conditions stated in this document.

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



If you have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, we are unable to provide cover.



If you are awaiting a medical diagnosis for symptoms that you are currently experiencing, we will not be able to provide cover until you have a confirmed diagnosis, unless we have agreed to do so and it is stated on your policy schedule.

**If you do have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, this policy will not provide cover for the following sections:**

- **Section 1: If you need to cancel your trip, and**
- **Section 2: If you need to cut short your trip**

If you are on a waiting list for treatment or investigation, this does not affect your insurance cover on this policy other than as stated above. So, if you need medical assistance when on your trip for conditions

which you have declared to us, or for new conditions that arise, then this policy will provide cover to you, subject to the terms and conditions stated in this document.

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

Note that our Select Bronze policy is a medical cover only product and does not provide cover for cancellation or curtailment in any circumstance.