



Our insurance policy is subject to the following condition and is available to United Kingdom and Republic of Ireland residents under the age of 65 only.

IMPORTANT: PRE-EXISTING MEDICAL CONDITIONS CLAUSE

It is very important that **you** read and understand the following:-

1) **You** are not covered (for the relevant condition) for claims directly, or indirectly resulting from **you**, or anyone in **your** travelling party, or anyone on whose health **your** trip may depend, have suffered from, or been treated for, or diagnosed with, any of the following medical conditions in the 12 months before the issue date of your policy:

- a) a cardiovascular or heart related condition (heart attack, angina, chest pain, hypertension, and any other heart conditions)
- b) a lung or respiratory related condition (not including asthma, when it is controlled and **you** have no other medical condition);
- c) cancer;
- d) a psychological or psychiatric condition;
- e) a terminal condition.

2) **You** will not be covered for any claim arising from a medical condition of someone **you** were going to stay with, a relative, a business associate, a travelling companion, or anyone on whose health **your** trip may depend if **you** are aware of the medical condition at the time **your** policy was issued.

3) **You** will not be covered if **you** have a medical condition, if **you** are travelling against medical advice or for which medical advice should have been sought before commencing your journey.

4) **You** will not be covered if **you** know **you** will need medical treatment during **your** journey or **you** are travelling specifically to get medical treatment.

5) **You** will not be covered if **you** have a medical condition for which treatment is awaited as a hospital in-patient or have a medical condition that is under investigation when **your** policy was issued.

6) **You** must tell **us** if **your** state of health changes before **you** commence any insured trip i.e. if **you** develop a new condition or a **pre-existing condition** deteriorates. Please telephone the Medical Helpline on **0843 208 2054**. We have the right to amend, restrict, or cancel **your** cover under this policy.

DEMANDS AND NEEDS STATEMENT

Europäische Reiseversicherung AG, Munich, Germany (ERV) travel insurance is typically suitable for those who wish to insure themselves when travelling, for medical emergencies, delayed departures, missed departures, cancellation and curtailment, delayed possessions, lost or stolen possessions, loss of travel money and passport, personal accident, personal liability and legal expenses (Underwritten by DAS Legal Expenses Insurance Company Limited).

You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is **your** responsibility to investigate this.

ERV has not provided **you** with any recommendation or advice about whether this product fulfils **your** specific insurance requirements.