

Important conditions relating to health

This insurance policy is designed to cover **you** for unforeseen accidents and illnesses occurring during the **period of insurance**.

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. **You** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from:

a) At the time of taking out M&S Premium Club or booking any **trip**:

i) Any **medical condition** not on the list of included **medical conditions** overleaf, under either 1) or 2) below:

1) Any **medical condition you** have, or have had, for which **you** are taking prescribed medication

2) Any **medical condition you** have, or have had, for which **you** are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 5 years.

If **your medical conditions** are listed in the list of included **medical conditions** overleaf then they will be covered under the policy providing none of the statements listed below apply.

ii) Any **medical condition** for which **you** have received a terminal prognosis

iii) Any **medical condition you** are aware of but for which **you** have not had a diagnosis

iv) Any **medical condition** for which **you** are on a waiting list for surgery in a hospital

b) At any time:

i) Any **medical condition you** have in respect of which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought his/her advice

ii) Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)

iii) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**

iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

You should also refer to the General exclusions on page 14.

Any **medical conditions** contained in the list below will be covered under the policy providing none of the statements listed under part a) ii), iii) and iv) or b) of the important conditions relating to health on pages 12 and 13 apply.

Included medical conditions

- Achilles tendon injury
- Acne
- Anal fissure/fistula
- ADHD
- Asthma (no more than two medications and no hospital admissions in the last 12 months)
- Benign Prostatic enlargement
- Blindness
- Broken bone (not head or spine)
- Carpal tunnel syndrome
- Cataracts
- Chicken pox
- Colitis (no hospital admissions in the last 12 months)
- Common cold/influenza
- Corneal graft
- Cosmetic surgery
- Cuts and abrasions (non self-inflicted)
- Cyst – breast
- Cyst – testicular
- Cystitis
- Deafness
- Diarrhoea and/or vomiting
- Diabetes (no complications for example retinal, kidney or nerve damage)
- Dislocated hip (not replacement hip)
- Eczema
- Epididymitis
- Essential tremor
- Fungal nail infection
- Gastric reflux
- Glandular fever (not within 3 months of the planned **trip**)
- Glaucoma
- Gout
- Haemorrhoids
- Hayfever
- Hernia (not hiatus)
- High blood pressure
- High cholesterol
- HRT
- Hyperthyroidism (overactive thyroid)
- Hypothyroidism (underactive thyroid)
- Impetigo
- Macular degeneration
- Menorrhagia
- Migraine (confirmed diagnosis, no ongoing investigations)
- Myalgic Encephalomyelitis (if only symptom is fatigue)
- Nasal polyps
- Neuralgia
- Neuritis
- Nut allergy
- Osteochondritis
- Pelvic inflammatory disease
- PMT
- Reflux oesophagitis
- Retinal detachment
- Rheumatism
- Rhinitis
- RSI
- Shingles
- Shoulder injury
- Sinusitis
- Sleep apnoea
- Tendon injury
- Urticaria
- Varicose veins – legs only (if GP has confirmed that client is fit to travel)
- Tinnitus