

Seniors Travel Insurance Medical Declaration Form (Under 80 years of age)

Effective 28 July 2011

Important information to read **before** completing this form:

Pre-existing Medical Conditions

Please read this section carefully.

Travel Insurance only provides cover for emergency Overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a Pre-existing Medical Condition that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an Overseas medical emergency which can be prohibitive in some countries. See pages 30 to 41 of the PDS for more details.

What is a Pre-existing Medical Condition?

A Pre-existing Medical Condition means:

- an ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
- Any condition for which you take prescribed medicine;
- Any condition for which you have had surgery;
- Any condition for which you see a medical specialist; or
- Pregnancy.*

This definition applies to you, your Travelling Companion, a Relative or any other person.

* Pregnancy cover is explained on pages 32 & 33 of the PDS.

Your condition is not a Pre-existing Medical Condition if it arose after the date of issue of your policy.

How do I obtain cover for my Pre-existing Medical Condition?

If you are aged 80 years or over, this form **does not** apply to you. You must complete the '80 Years and Over Medical Declaration Form', available from 1Cover or online at www.1Cover.com.au. We have the absolute right to accept or decline cover, or impose special conditions such as an additional Excess or reduced benefits.

If you have a Pre-existing Medical Condition and you want cover for that condition, read the following information. **If you have any Pre-existing questions, please contact 1Cover on 1300 368 344.**

No cover for medical expenses, cancellation costs or additional expenses

There is no cover for medical expenses, cancellation costs or additional expenses if the following circumstances apply:

- You have been given a terminal prognosis for any condition with a life expectancy of under 24 months
- You require home oxygen therapy or you will require oxygen for the Journey
- You have Chronic Renal Failure treated by haemodialysis or peritoneal dialysis
- You have been diagnosed with Congestive Heart Failure
- You have an AIDS-defining illness or any condition associated with immunocompromise
- You have had, or are on a waiting list for an organ transplant

If any of these apply to you, cover under the following Sections is excluded:

- Section 1: Overseas Emergency Medical Assistance
- Section 2: Overseas Emergency Medical & Hospital Expenses (including Dental expenses)
- Section 3: Additional Expenses (applies to "We will pay" a) & b) only)
- Section 5: Emergency Companion Cover
- Section 7: Hospital Cash Allowance
- Section 16: Cancellation Fees and Lost Deposits
- Section 17: Disruption of Journey

This means that we will not pay:

- your medical expenses whatsoever (regardless of whether the Sickness/Injury relates to the excluded circumstance)
- your evacuation or repatriation to Australia
- your trip cancellation or rearrangement costs
- any additional or out of pocket expenses (including additional travel and accommodation expenses)

If you take blood thinning prescription medication like Warfarin

Taking blood-thinning prescription medication like Warfarin (also known under brand names such as Coumadin, Jantoven, Marevan, and Waran) has a complex range of serious complications and side effects.

If you take blood-thinning prescription medication, General Exclusion 17 in the "General Exclusions Applicable to all Sections" (see page 83 of the PDS) applies to any claims for medical expenses or any other costs or expenses arising directly or indirectly from, or in any way connected with, any Injury or Sickness (including any Pre-existing Medical Condition).

STEP 1 – Is your Pre-existing Medical Condition described in the list below?

- Any type of cancer that you have previously been diagnosed with, or secondaries from that cancer
- Any condition for which surgery/treatment/procedure is planned, including any fertility treatment
- Any condition which arises from signs or symptoms that you are currently aware of, but:
 - You have not yet sought a medical opinion regarding the cause; or
 - You are currently under investigation to define a diagnosis; or
 - You are awaiting specialist opinion
- Any condition for which you have undergone surgery in the past 6 weeks
- Any condition for which you have ever required spinal or brain surgery
- Any condition which has caused a seizure in the past 12 months
- Any Chronic or recurring pain (including back pain) requiring regular medication or other ongoing treatment such as physiotherapy or chiropractic treatment
- Any mental illness as defined by DSM-IV including:
 - Dementia, depression, anxiety, stress or other nervous condition; or
 - Behavioural diagnoses such as autism; or
 - A therapeutic or illicit drug or alcohol addiction
- Any cardiovascular disease (see examples) if you have:
 - Experienced angina (chest pain) within the past 6 months; or
 - Had a stroke (cerebrovascular accident or CVA) or a Transient Ischaemic Attack (TIA) within the past 12 months

If YES – There is no cover for claims arising from, related to or associated with that Pre-existing Medical Condition.

STEP 2 – Is your Pre-existing Medical Condition described in the list below?

- | | |
|---|--|
| 1. Acne | 16. Folate Deficiency |
| 2. Allergies, limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever | 17. Gastric Reflux |
| 3. Asthma – providing that you: <ol style="list-style-type: none"> have no other lung disease; and are less than 60 years of age at the date of policy issue | 18. Goitre |
| 4. Bell's palsy | 19. Glaucoma |
| 5. Benign Positional Vertigo | 20. Graves' Disease |
| 6. Bunions | 21. Hiatus Hernia |
| 7. Carpal Tunnel Syndrome | 22. *Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/ or diabetes |
| 8. Cataracts | 23. *Hyperlipidaemia (High Blood Lipids) provided you do not also suffer from a known cardiovascular disease and/or diabetes |
| 9. Coeliac disease | 24. *Hypertension (High Blood Pressure) provided you do not also suffer from a known cardiovascular disease and/or diabetes |
| 10. Congenital Blindness | 25. Hypothyroidism, including Hashimoto's Disease |
| 11. Congenital Deafness | 26. Impaired Glucose Tolerance |
| 12.*Diabetes Mellitus (Type I) – providing you: <ol style="list-style-type: none"> were diagnosed over 12 months ago, and have no eye, kidney, nerve or vascular complications, and do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia, and are under 50 years of age at the date of policy purchase | 27. Incontinence |
| 13.*Diabetes Mellitus (Type II) – providing you : <ol style="list-style-type: none"> were diagnosed over 12 months ago, and have no eye, kidney, nerve or vascular complications, and do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia | 28. Insulin Resistance |
| 14. Dry Eye Syndrome | 29. Iron Deficiency Anaemia |
| 15. Epilepsy – providing there has been no change to your medication regime in the past 12 months, and you are on no more than one anticonvulsant medication | 30. Macular Degeneration |
| | 31. Meniere's Disease |
| | 32. Migraine |
| | 33. Nocturnal Cramps |
| | 34. Osteopaenia |
| | 35. Osteoporosis |
| | 36. Pernicious Anaemia |
| | 37. Plantar Fasciitis |
| | 38. Raynaud's Disease |
| | 39. Sleep Apnoea |
| | 40. Solar Keratosis |
| | 41. Trigeminal Neuralgia |
| | 42. Trigger Finger |
| | 43. Vitamin B Deficiency |

* Diabetes (Type I and Type II, Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it is a Pre-existing Medical Condition, cover for these conditions is also excluded.

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If YES – We will pay claims arising from that Pre-existing Medical Condition, provided that you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months.

If hospitalisation has occurred, cover is not automatic. You are required to submit a completed Medical Declaration Form, as outlined in Step 4.

STEP 3 – Is your Pre-existing Medical Condition described in the list below?

1. Any condition for which you have been hospitalised (including Day Surgery or Emergency Department attendance) in the past 24 months
2. Any condition that requires ongoing treatment with prednisone or other immunosuppressive therapy*
3. You have had heart problems requiring coronary angiography, stents or bypass grafting (CABG) in the past 12 months or you had such procedures more than 3 years ago
4. You have a Pacemaker or AICD (internal defibrillator)
5. You have had a stroke (cerebrovascular accident or CVA) or Transient Ischaemic Attack (TIA) in the past 24 months
6. Diabetes resulting in eye, kidney, nerve or vascular complications
7. HIV infection
8. Epilepsy if you are on two or more anti-convulsant medications
9. Cystic fibrosis
10. Any past history of Deep Vein Thrombosis (DVT) or Pulmonary Embolism

* "immunosuppressive therapy" means drugs prescribed to inhibit or prevent activity of the immune system. Clinically, they are used to:

- prevent the rejection of transplanted organs and tissues (e.g. bone marrow, heart, kidney, liver)
- treat autoimmune diseases or diseases that are most likely of autoimmune origin (e.g. Rheumatoid Arthritis, Myasthenia Gravis, Systemic Lupus Erythematosus, Crohn's Disease, and Ulcerative Colitis)
- treat some other non-autoimmune inflammatory diseases (e.g. long-term Allergic Asthma control, and other respiratory diseases)

If YES – you will need to complete this Medical Declaration, as outlined in Step 4.

Provided your Pre-existing Medical Condition is not listed under:

- a), b), e) or f) of the table under the "Pregnancy" heading (see page 33 of the PDS);
- "No cover for **medical expenses, cancellation costs or additional expenses**";
- Step 1;
- Step 2; or
- Step 3,

or your Pre-existing Medical Condition is:

- pregnancy condition c) in the table under the "Pregnancy" heading, provided your Journey ends on or before the 26th week of your pregnancy; or
- pregnancy condition d) in the table under the "Pregnancy" heading, provided your Journey ends on or before the 19th week of your pregnancy (see page 33 of the PDS);

you may purchase cover for your Pre-existing Medical Condition under Plans A, C or D, provided you pay an additional premium before you commence your Journey. You do not need to complete this Medical Declaration Form or see your doctor.

No cover is available under Plans B, E or F for any Pre-existing Medical Conditions, except as specified under:

- pregnancy condition b) in the table under the "Pregnancy" heading, provided your Journey ends on or before the 26th week of your pregnancy (see page 33 of the PDS); or
- Step 2, provided that you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months.

STEP 4 – How do I get my Pre-existing Medical Condition assessed?

If your Pre-existing Medical Condition falls under Step 3 or you have been hospitalised for a condition listed under Step 2 and you would like to apply for cover for your Pre-existing Medical Condition, we will require you to complete pages 3 and 4 of this form and send it to 1Cover for consideration. We will respond within 1 business day.

You cannot apply for cover for conditions outlined under the heading "No cover for medical expenses, cancellation costs or additional expenses" or conditions outlined in Step 1.

Be aware if you have a Pre-existing Medical Condition and you do not:

- (i) apply for and are accepted for cover, and
- (ii) pay the relevant additional premium for the condition,

we will not pay any claims related to the Pre-existing Medical Condition. Refer to the PDS under "Your Policy Cover" (pages 53 to 80) and "General Exclusions Applicable to all Sections" (pages 81 to 84).

Examples of two (2) common Pre-existing Medical Conditions are set out below.

Cardiovascular disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated.

If you have ever needed to see a specialist cardiologist, or been diagnosed with a form of CVD such as (but not limited to):

- | | |
|---|--|
| 1) Aneurysms | 6) Previous Heart Surgery (including valve replacements, bypass surgery, stents) |
| 2) Angina | |
| 3) Cardiomyopathy | 7) Myocardial Infarction (heart attack) |
| 4) Cerebrovascular Accident (stroke) | 8) Transient Ischaemic Attack |
| 5) Disturbances in heart rhythm (cardiac arrhythmias) | |

and you do not purchase adequate cover for CVD, cover will not be available for any claims relating to the heart/cardiovascular system (including heart attacks and strokes).

If we have not agreed in writing to provide cover for a particular CVD, then all CVD is excluded.

Chronic Lung Disease:

If you have ever been diagnosed with a Chronic lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD), Chronic Obstructive Pulmonary Disease (COPD) or Asthma (if you have another lung disease and are 60 years of age or over at the date of policy issue), and you do not purchase adequate cover for your respiratory disease, cover will not be available for any claims relating to a new airways infection.

If we have not agreed in writing to provide cover for a particular Chronic lung condition, then all new respiratory infections are also excluded.

Under 80

Under 80

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Disclosure of Pre-existing Medical Conditions

This form should be completed by the traveller. If you do not feel comfortable or confident answering the medical questions on page 4, you should request the assistance of your usual doctor (any resulting costs incurred are the responsibility of the traveller).

Before continuing, please confirm:

I am less than 80 years of age (If you are 80 years of age or over, please ask 1Cover for the correct Medical Declaration Form)

AND

I have a Pre-existing Medical Condition and would like to apply for it to be covered.

(if not, please reread pages 1 and 2, or pages 30 to 41 of the PDS, to check whether you need to complete this form)

We will advise you of the outcome of this assessment in writing within 1 business day **provided both pages of the form have been completed in full and signed.**

PLEASE USE BLOCK LETTERS (a separate application must be completed for each traveller)

Note: Where there is insufficient space, please attach a separate sheet to provide details

1. Personal Details

Surname: _____ Given Names: _____ Title: _____

Male Female **Date of Birth:** / /

Are you a Resident of Australia? **Y** **N**

PLEASE NOTE: Pre-existing medical cover is only available to permanent Residents of Australia.

2. Contact Details

Address: _____ Postcode: _____

Work Phone No: _____ Home Phone No: _____ Mobile No: _____

Fax No: _____ Email: _____

3. Insurance Details

Cover required:

Plan A - Comprehensive Plan C - Basic Plan D - Domestic

PLEASE NOTE: You cannot apply for Pre-existing Medical Conditions cover under Plan B - Essentials, Plan E - Non-Residents (Incoming) or Plan F - Residents (Incoming). Only the Pre-existing Medical Conditions listed under Step 2 are covered under Plans B, E & F (unless hospitalisation has occurred), as well as certain conditions listed under the "Pregnancy" heading (see pages 32 & 33 of the PDS).

Departure Date: / / **Return Date:** / /

Countries to be visited:

Mode of Travel: Aircraft Car Coach Ship Train

Are you intending to: Ski Snowboard Trek (journey on foot with backpacks over a number of days) Hike (one or more isolated long distance walks)

Approximate total cost of trip per person – AUD\$:

4. Health Details

Height: _____ (cm) Weight: _____ (kg)

Have you ever smoked? **Y** **N** Still a smoker? **Y** **N** If yes: How many per day?

If no: How long ago did you cease smoking?

Have you ever made any medical travel insurance claims over AUD\$1,000 in total? **Y** **N** If yes, please provide details:

Have you applied for travel insurance for this journey through another insurer or company? **Y** **N** If yes, please provide details:

What happens now?

Please complete page 4 and fax or email (with attachments as scanned documents) the completed Medical Declaration Form (as outlined below). The assessment outcome will be directed (via email/fax) to 1Cover, within 1 business day provided all relevant information is present and/or unless instructed otherwise.

Fax: (02) 9235 0111 or (02) 9267 9580

Email: travel@1cover.com.au

Post: 1Cover

Level 11, 307 Pitt Street, Sydney 2000

Note: Delivery via post allow 3-4 business days to reach us

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Traveller's name: _____

Date of Birth: / /

This document provides information on which we base our risk assessment decision (i.e. to accept or decline Pre-Existing Medical Conditions) and should be completed by the traveller. If you do not feel comfortable, or confident answering the below medical questions, you should request the assistance of your usual doctor. Any resulting costs incurred are the responsibility of the traveller. Where there is insufficient space to complete an answer, please provide additional pages with the traveller's name and date of birth noted.

5. Medical History

Please answer 'Yes' or 'No' to all questions (a – p) in this section. If you answer 'Yes', to any of the questions, please complete all details in that question. Additionally refer to page 5 of this Medical Declaration Form.

- a) Have you ever had a blood clot, such as a Deep Vein Thrombosis (DVT) or Pulmonary Embolism? Y N
 If yes: Date: / / Reason for clot (eg pregnancy, after surgery, aeroplane journey): _____
 What are your planned preventive measures for this journey? _____
- b) Do you have an HIV infection? Y N
 If yes: Latest CD4 count: _____ Date of latest CD4 count: / /
- c) Have you ever been diagnosed with a Chronic lung disease (including Emphysema and Chronic Bronchitis, Bronchiectasis, COAD (Chronic Obstructive Airways Disease) or COPD (Chronic Obstructive Pulmonary Disease), Cystic Fibrosis, Asbestosis or Asthma)? Y N
 If yes: Name of condition? _____ What medication do you currently take for this condition? _____
 Date you were last in Hospital/Emergency Department with this condition: / /
 Are bronchodilators or inhaled steroids used? Y N
 Please specify medication: _____
 Do you require home oxygen therapy? Y N
 Will you require oxygen for the journey? Y N
- d) Do you have Diabetes Mellitus? Y N
 If yes: Date of Diagnosis: / / Currently controlled with: Diet only Insulin injections Insulin pump Other medication
 Please specify medication: _____
 Do you have any resulting problems with your: Eyes Kidneys Legs (e.g. loss of feeling, ulcers) If yes, please provide details: _____
- e) Do you take medication for Hypertension (high blood pressure)? Y N List medications: _____
- f) Do you take medication for Hypercholesterolaemia (high cholesterol)? Y N List medications: _____
- g) Have you ever had Angina (chest pain)? Y N If yes: When was your last attack: / /
 Frequency of attacks: _____ What treatment do you take for it? _____
- h) Have you ever had a heart attack (myocardial infarct)? Y N
 If yes: Date of heart attack: / /
- i) Have you ever had coronary angiography, stents or bypass grafting (CABG)? Y N
 If yes: Name of procedure and date: / /
 Have you experienced any angina since that procedure? Y N
- j) Have you ever had a stroke (CVA) or mini-stroke (TIA)? Y N
 If yes: Name of event and date: / /
- k) Have you ever been diagnosed with a heart arrhythmia such as atrial fibrillation? Y N List medications: _____
 If yes: Name of condition: _____ Date of Diagnosis: / /
- l) Do you have a Pacemaker or AICD (internal defibrillator)? Y N
 If yes: Type of device inserted: _____ Date of insertion: / /
 When was the last assessment of the device made by a cardiologist – or is an assessment planned before commencing the trip? / /
- m) Do you take any other medication for your heart, or to thin your blood? Y N
 e.g. Warfarin (also known as Coumadin, Jantoven, Marevan, and Waran) - refer details regarding Warfarin on page 1 of this form.
 If yes: List medications: _____
- n) Have you ever been diagnosed with epilepsy? Y N
 If yes: Have you experienced a seizure in the last 12 months? Y N
 Have there been any changes to your seizure medication in the last 12 months? Y N
- o) Have you been hospitalised (including day surgery), or attended an Emergency Department in the past 24 months? Y N
 If yes, please provide details: *(If one of these attendances was for a routine colonoscopy, please indicate whether the result was normal)*

Date of event	Reason for attendance
1 / /	_____
2 / /	_____
3 / /	_____

p) Please provide details of any other Pre-existing Medical Conditions (as defined on page 1 of this document) not yet mentioned:

Medical condition	Current medication/treatment
1 _____	_____
2 _____	_____
3 _____	_____
4 _____	_____
5 _____	_____

Were any of these conditions newly diagnosed in the last 3 months? Y N
 If yes, please provide details: _____

6. Passenger's Declaration:

I confirm that all my answers are correct and complete. I have read and retained a copy of the Product Disclosure Statement (PDS). I have not withheld any information likely to affect my application for cover. I authorise any doctor, hospital, clinic or any other person to give Allianz Global Assistance any medical information (past and current). A photocopy of the authorisation is valid as the original. I have read the PDS and I consent to the correct use and disclosure of my personal information by Allianz or Allianz Global Assistance to such persons and for such purposes stated in the Privacy Policy. I agree not to be covered for any Pre-existing Medical Conditions unless disclosed in this form and Allianz Global Assistance has agreed to cover those conditions.

Passenger's Signature: _____

Date: / /

7. Doctor's Declaration:
Optional- Required only if the answers have been provided by your doctor.
 Travel overseas, particularly by commercial aircraft, places significant stress on individuals with a medical condition which may result in decompensation. This fact must be taken into account when completing this Medical Declaration.
In your opinion is your patient medically fit to undertake the proposed journey without suffering a medical episode? Y N
 I hereby declare that the information detailed on this form is accurate and complete and that no information has been withheld which may influence the insurer.
 Signature of Physician: _____
 Print Name: _____ Date: / /
 Qualifications: _____
 Phone: () Fax: ()

Doctor's Stamp and Initial:

Under 80

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Additional Options

Prolonged travel, particularly at altitude in commercial aircraft, places increased stress upon the cardiovascular and respiratory systems via a number of different mechanisms. Despite patients being stable in their normal environment our experience over many hundreds of thousands of cases is that there is a quantifiable risk associated with your planned trip based on a risk assessment of your past medical history for your cardiovascular or respiratory conditions.

We offer your medical practitioners an opportunity to provide evidence regarding the risk of deterioration during travel. The insurer will then assess the application based on this expert advice. Any decision will be based heavily on this advice so we would ask that the opinion offered is considered. This is especially important should in the future the patient suffer an adverse event during the planned travel.

In particular, where the applicant has any of the following issues:

- A past history of Deep Vein Thrombosis (DVT) or Pulmonary Embolism,
- A chronic lung disease (including Emphysema and Chronic Bronchitis, Bronchiectasis, COAD (Chronic Obstructive Airways Disease) or COPD (Chronic Obstructive Pulmonary Disease), Cystic Fibrosis, Asbestosis and Asthma is present,
- Diabetes (Type I or II) where any nerve, eye or vascular complications has occurred,
- Heart problems requiring angiography, stents or bypass grafting (CABG) in the past 12 months or such procedures were performed more than 10 years ago,
- A Cerebrovascular Accident (Stroke) or Transient Ischaemic Attack (TIA) has occurred in the past 24 months,
- A Pacemaker or AICD (Internal Defibrillator) has been inserted,
- Hospitalisation (including day surgery), or attendance to an Emergency Department has occurred within the past 24 months.

In your opinion, is your patient medically fit to undertake the proposed Journey without suffering a medical episode?

Where this information is not supplied with the initial application **and** we initially decline their application for cover of their Pre-existing Medical Condition, the applicant may be requested to supply a specialist letter as outlined above, before any review of the assessment can be completed.

Privacy Policy

We (Allianz and our agent Allianz Global Assistance) require your informed permission to collect, use and disclose your personal information for the following purposes:

- (a) Assessing your request for travel insurance in respect of your known medical conditions;
- and**
- (b) Arranging and managing your travel insurance if we accept risk. In the course of undertaking our functions and activities as stated above, it may be necessary to collect from and disclose to the following third parties your personal information (including sensitive information and health information):
 - i. Medical practitioners;
 - ii. Health service providers;
 - iii. Hospitals and clinics;
 - iv. International assistance providers; and
 - v. other person we deem necessary.

Except as stated above or as otherwise required or authorised by law, we will not collect, use or disclose your personal information to any other third party without your prior knowledge or consent. Collection of your personal information is governed by the Privacy Act 1988 (Cth) and/or with your consent. You are permitted to access your information held by us and should contact our Privacy Officer if you wish to do so or if you have any questions about the way we handle your personal information. If necessary personal information is not provided, we will be unable to do business with you.

For any questions please call 1Cover on 1300 368 344

1Cover

Postal Address: Level 11, 307 Pitt Street, Sydney 2000

Phone: 1300 368 344 Fax: (02) 9235 0111 Email: travel@1cover.com.au