

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:

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

If any of these apply to you, cover under the following Policy 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 New Zealand
- your trip cancellation or rearrangement costs
- any additional or out of pocket expenses (including additional travel and accommodation expenses)

Warfarin Use:

Please note that taking blood-thinning prescription medication such as Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan, and Waran) has a complex range of serious complications and side effects and is General Exclusion 16 in the “General Exclusions applicable to all Sections” on page 69 of the Policy Wording.. This means that we will not pay for any conditions that would otherwise be covered.

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

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