

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

- 1) Acne
- 2) Allergies, limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- 3) Asthma – providing that you:
 - a) have no other lung disease; and
 - b) are less than 60 years of age at the date of policy issue
- 4) Bell's palsy
- 5) Benign Positional Vertigo
- 6) Bunions
- 7) Carpal Tunnel Syndrome
- 8) Cataracts
- 9) Coeliac disease
- 10) Congenital Blindness
- 11) Congenital Deafness
- 12) *Diabetes Mellitus (Type I) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
- 13) *Diabetes Mellitus (Type II) – providing you were:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia
- 14) Dry Eye Syndrome
- 15) Epilepsy – providing there has been no change to your medication regime in the past 12 months
- 16) Folate Deficiency
- 17) Gastric Reflux
- 18) Goitre
- 19) Glaucoma
- 20) Graves' Disease
- 21) Hiatus Hernia
- 22) *Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or diabetes

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| 23) *Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or diabetes | 30) Macular Degeneration |
| 24) *Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or diabetes | 31) Meniere’s Disease |
| 25) Hypothyroidism, including Hashimoto’s Disease | 32) Migraine |
| 26) Impaired Glucose Tolerance | 33) Nocturnal Cramps |
| 27) Incontinence | 34) Osteopaenia |
| 28) Insulin Resistance | 35) Osteoporosis |
| 29) Iron Deficiency Anaemia | 36) Pernicious Anaemia |
| | 37) Plantar Fasciitis |
| | 38) Raynaud’s Disease |
| | 39) Sleep Apnoea |
| | 40) Solar Keratosis |
| | 41) Trigeminal Neuralgia |
| | 42) Trigger Finger |
| | 43) Vitamin B12 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.*

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.

