

## 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 a Medical Declaration Form, as outlined in Step 4.

If your condition is not outlined in:

- "No cover for medical expenses, cancellation costs or additional expenses"; or
- Step 1; or
- Step 3,

or is either:

- Condition [d] under the pregnancy table; or
- Condition [f] under the pregnancy table

you do not need to complete a Medical Declaration Form or see your doctor. You will have cover for your Pre-existing Medical Condition, provided you pay an additional premium under the relevant Pre-existing Medical Condition Plan.

#### **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 a Medical Declaration Form and send it to 1Cover.

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.

You can only apply for cover for your Pre-existing Medical Condition under Plans A, C, D, E & F.

Medical Declaration Forms are available from 1Cover. In some cases we will need a Doctor’s Declaration to be completed by your regular treating doctor, but this is outlined in more detail in the Medical Declaration Form.

Once Mondial Assistance assesses your application, they have the right to accept or decline cover. If they accept cover, you must pay an additional premium under the relevant Pre-existing Medical Condition Plan.

For further information call 1Cover on 0800 000 333.

**Please also refer to “Your Policy Cover” (pages 43 to 67 of the Policy Wording) and “General Exclusions applicable to all Sections” (pages 68 to 71 of the Policy Wording).**