

About your Health

This document must be shown to all those named on the policy, to ensure appropriate cover is in place.

Annual Multi Trip

If you have an Annual Multi Trip Policy this procedure must be followed each time you book a trip, but only if a condition has changed or something new has occurred. If your renewal spans a risk period, the insurance shall be considered as continuous provided the policy is renewed by the due date.

Please answer these questions about yourself

In the last 12 months

Have you been to A&E (Accident and Emergency in hospital)?

Has your doctor referred you to a consultant for any medical condition?

If you are on medication; has the dosage changed and or have you been given additional medication due to a deterioration of a medical condition?

Also

Are you on a waiting list for hospital treatment?

Have you received a terminal prognosis?

Are you aware of any of the above affecting a close relative as defined in the policy, page 4. (only aware, you do not have to ask them)?

If you answer YES to any of the above you have two choices

1. Keep this insurance open but the medical condition(s) is excluded,
or
2. e-mail info@mpibrokers.com to ask for a medical screening form to apply for your condition(s) to be included

There are 3 possible answers to point 2, which are

1. Yes, the condition(s) is covered
or
2. Yes, the condition(s) is covered but with an additional premium/increased excess
or
3. No, we regret underwriters will not provide cover for your condition(s).

Please also read the paragraph titled 'Information provided by you' on page 3 of the policy wording