Existing Medical Condition Checklist

What is an Existing Medical Condition?

An Existing Medical Condition (EMC) is any disease, illness, medical condition, dental condition or physical defect that you have or have had - even if you're cured, or if it's under control or in remission.

Some existing medical conditions may be automatically included. For others, you need to complete an online medical assessment by telling us all your conditions. If your conditions are approved by us, you can then decide to buy the cover you need. An extra premium applies. That's why it's important you carefully answer these questions to understand if any traveller has an Existing Medical Condition that requires an online assessment. Please fill out this checklist to see if you need to complete a medical assessment with your travel agent.

1	In the last 12 months, has any traveller been hospitalised or treated in the emergency department, seen a specialist, or had day surgery?	☐ Yes ☐ No
2	**Is any traveller...** • taking prescription or over-the-counter medication to treat, control or prevent their condition? e.g. insulin for diabetes, aspirin for strokes, paracetamol for back pain • having regular check-ups? • under investigation, waiting on a diagnosis or surgery?	☐ Yes ☐ No
3	**Has any traveller got a chronic, ongoing or reoccurring condition?** e.g. arthritis or back pain	☐ Yes ☐ No
4	**Has any traveller ever had a medical condition or required surgery involving any of the following?** • Kidneys, liver • Cancer (even if in remission) • Joint, back or spine • Brain e.g. dementia, epilepsy, head injury, tumors • Any heart-related condition e.g. angina, bypass surgery, heart attack, irregular heart rhythms, stents • Strokes e.g. clots, deep vein thrombosis, mini-strokes, pulmonary embolism • Respiratory system e.g. chronic bronchitis, COPD, emphysema	☐ Yes ☐ No
5	**If any travellers are pregnant:** • Have there been complications with this or a previous pregnancy? • Is it a multiple pregnancy e.g.twins or triplets? • Was the conception medically assisted? e.g. using assisted fertility treatment including hormone therapies or IVF	☐ Yes ☐ No
6	**Is any traveller experiencing any signs or symptoms where a medical diagnosis has not been sought?** e.g. chest pain, shortness of breath, a persistent cough or unexplained bleeding.	☐ Yes ☐ No

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