



## ARTHRITIS QUEENSLAND TRAVEL INSURANCE

### AUTOMATIC PRE EXISTING CONDITION COVER

Cover under this product may be provided for a **pre-existing medical condition** if the **pre-existing medical condition** is described in the list below, provided that **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to the time of **your policy** being issued.

**You can apply for cover for PRE EXISTING conditions not detailed below as part of the ONLINE application process.**

**We** do not require any further information if **your pre-existing medical condition** is described in the below list, and has not given rise to **your** hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of the **policy** being issued:

1. acne;
2. Arthritis
3. asthma, provided:
  - **you** are under 60 years of age, and
  - **you** have no other lung disease;
4. bunions;
5. carpal tunnel syndrome;
6. cataracts;
7. cleft palate;
8. cochlear implant;
9. coeliac disease;
10. congenital adrenal hyperplasia;
11. congenital blindness;
12. congenital deafness;
13. conjunctivitis;
14. dengue fever;
15. diabetes (type 1 or type 2), or glucose intolerance provided:
  - **you** were first diagnosed over 6 months ago; and
  - **you** had no complications in the last 12 months; and
  - **you** had no kidney, eye or neuropathy complications or cardiovascular disease; and
  - **you** are under 50 years of age;
16. dry eye syndrome;
17. Dupuytren's contracture;
18. ear grommets, if no current infection;

19. eczema;
20. gastric reflux (GORD);
21. glaucoma;
22. gout;
23. hay fever;
24. hiatus hernia, if no surgery planned;
25. hormone replacement therapy;
26. hypercholesterolaemia (high cholesterol), provided no cardiovascular disease and/or no diabetes;
27. hyperlipidaemia (high blood lipids), provided no cardiovascular disease and/or no diabetes;
28. hypertension (high blood pressure), provided no cardiovascular disease and/or no diabetes;
29. hypothyroidism, including Hashimoto's disease;
30. lipoma;
31. macular degeneration;
32. Meniere's disease;
33. rhinitis;
34. rosacea;
35. sinusitis;
36. tinnitus; or
37. Pregnancy, single uncomplicated pregnancy, up to and including 23 weeks, not **arising** from services or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

Cover is only provided for serious complications of pregnancy that could not reasonably have been predicted to occur by a healthcare practitioner in possession of the insured person's current and prior medical history. A serious complication is one likely to pose a threat to the life of the mother or unborn child, or likely to lead to a permanent disablement of the unborn child if left untreated.

In no event is there any cover for:

- Childbirth at any gestation
- Regular antenatal care
- Care of the new born child

The above free conditions are available to **you** regardless of whether **you** elect not to pay the premium for cover of **your pre-existing medical condition(s)** or had cover declined for **your pre-existing medical condition(s)**.

However, if **you** have been hospitalised (including day surgery or emergency department attendance) for the **pre-existing medical condition** in the 24 months prior to the time of **policy** issue, or **your pre-existing medical condition** does not meet the description above, then **we** will require further information from **you** and cover may be excluded.

Note that while **pre-existing medical conditions** not described above will require assessment, there are a range of medical conditions which may not result in any additional premium being charged.

**\*\*THIS ADVICE IS AN EXTRACT ONLY FROM THE AQ MULTI TRIP/ SINGLE TRIP TRAVEL INSURANCE PDS – please refer to the PDS for complete policy terms and conditions\*\***