

INTRODUCTION

The TBIB ABF Members Travel Insurance Policy has been prepared for the ABF to uniquely serve ABF Members' particular needs and to provide a broader range of covers than traditional policies that may be available through travel agencies or credit card providers.

A major benefit of the ABF Travel Insurance Policy is the ability for Members to obtain coverage relating to their pre-existing medical conditions. The definition of 'pre-existing medical conditions' as it applies to the ABF Members' Travel Insurance Policy is explained in the Product Disclosure Statement (PDS), and we have summarised this below.

PRE-EXISTING MEDICAL CONDITIONS

The ABF Members' Travel Insurance Policy PDS states that a **Pre-existing Medical Condition means a medical or dental condition of which you were aware:**

1. Prior to the time of the policy being issued:

- a. you have not yet sought a medical opinion regarding the cause; or
- b. are currently under investigation to define a diagnosis; or
- c. are awaiting specialist opinion, OR,

2. Prior to the time of the policy being issued that involves:

- a. surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital
- b. your heart, brain, circulatory system/blood vessels; or
- c. your lung or chronic airways disease; or
- d. cancer; or
- e. back pain requiring prescribed pain relief medication; or
- f. diabetes mellitus (Type 1 or Type 2); OR,

3. In the 24 months prior to the time of the policy being issued:

- a. for which you have been in hospital or emergency department or day surgery; or
- b. for which you have been prescribed a new medication or had a change to your medication regime; or
- c. requiring prescription pain relief medication; OR,

4. Prior to the time of the policy being issued that is:

- a. pregnancy; or
- b. connected with your current pregnancy or participation in an IVF program.

The TBIB ABF Members Travel Insurance Policy allows you to apply for cover for pre-existing medical conditions or to exclude them for a premium saving.

We will always recommend that if available, you include cover for your declared pre-existing conditions.

Please remember to disclose your pre-existing conditions - as set out above and in the PDS. Pre-existing conditions need to be disclosed regardless of whether you feel that the condition is now resolved.

If you have any questions in relation to this, please don't hesitate to contact us.

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WHAT THIS MEANS FOR YOU