



Travel Insurance Medical assessment

For Pre-Existing Conditions & travellers aged 70 years of age or over

Before purchasing a CGU Travel Insurance policy, if you require cover for a pre-existing condition or are 70 years of age or over, then you will need to complete a simple on-line medical assessment.

The online medical assessment is quick and easy to follow and should take 2-10 minutes depending on the information you provide, possibly less if you have no Pre-Existing Conditions. The results of the assessment will be immediately available to you before you decide whether to proceed with the policy.

Travellers 70 years of age or over

If you will be aged 70 years or over before the completion of your journey, the CGU Travel Insurance policy does not automatically provide cover for losses arising directly or indirectly from any medical condition. This applies even if you have no Pre-Existing Conditions.

Pre-existing Conditions

Claims arising directly or indirectly from Pre-Existing Medical or Dental Conditions are excluded by this policy. This applies to all persons including persons insured under the policy, their relatives, travelling companions and business partners.

However cover is automatically provided for some Pre-Existing Conditions within specified constraints and provided there is no other associated condition(s). A full list of these conditions is available in our Travel Insurance PDS and policy wording.

When completing a Medical Assessment any review of your application is conditional on the understanding that:

- This cover is only available to permanent Australian residents who are travelling on the policy.
- We have the right to decline cover for any or all Pre-Existing Conditions based solely on our standard assessment criteria and you will accept our decision.
- An additional premium will apply for pre-existing cover.
- Assessment criteria used by us is confidential.

If these conditions are unacceptable to you, you should not apply.

Instructions:

1. Go to our Medical Assessment website at <https://cguclient.olmcs1.co.nz> and follow the prompts to complete the questions.
2. Please include all Pre-Existing Conditions you have, even those listed as automatically covered.
3. If you did not receive approval for pre-existing condition cover, you may still apply for standard cover which excludes your pre-existing condition(s).
4. If you are 70 years of age or over and you did not receive approval we cannot offer cover for any claims resulting from any medical condition, regardless of whether or not it is pre-existing.
5. **When you complete the assessment, if you have been approved you will be advised of an approval number. Record this number and contact your agent to purchase your travel insurance policy.**

For more information please call CGU Travel Insurance on **1800 025 346** or visit our website: www.cgu.com.au