

Accepted Conditions

The following medical conditions are covered without additional charge and subject to the normal terms and conditions of this insurance **provided**:

- a. you are **not** awaiting surgery for the condition, and
- b. if you have had surgery for the condition, you have been **fully discharged** from any post-operative follow-ups.

If you are in any doubt, you should click 'Yes' to Preliminary question 3, and declare the condition concerned.

[A](#)[B](#)[C](#)[D](#)[E](#)[F](#)[G](#)[H](#)[I](#)[J](#)[K](#)[L](#)[M](#)[N](#)[O](#)[P](#)[Q](#)[R](#)[S](#)[T](#)[U](#)[V](#)[W](#)[X](#)[Y](#)[Z](#)

A

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toe-nail)
- Adenoids
- ADHD
- Age Spots (Liver Spots)
- Allergic Rhinitis
- Allergies (no hospital admissions)
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Arthritis - see [special terms](#) below
- Asthma - see [special terms](#) below
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder

B

- Bell's Palsy (Facial Paralysis)
- Benign Breast Lump(s)
- Benign Prostatic Enlargement
- Bladder - Cystitis (fully recovered, no hospital admissions)
- Bladder Infection (fully recovered, no hospital admissions)
- Bladder Muscle Spasms/Incontinence (no infection)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- BPPV (vertigo)
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement
- Breast Reduction
- Broken Bones (other than head or spine)-(no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis

C

- Caesarian Section
- Candidiasis (oral)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion

- Chest Infection (fully recovered, no further treatment)
- Chicken Pox (fully recovered)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue)
- Circumcision
- Club Foot (Talipes)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Colitis (simple)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Corns
- Cosmetic Surgery
- Croup (fully recovered with no residuals)
- Cuts & Abrasions (non self-inflicted)
- Cyst - Breast
- Cyst - Testicular
- Cystitis (fully recovered, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)

D

- D & C
- Dacryocystitis
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diabetes Mellitus - see [special terms](#) below
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curretage
- Dislocated Hip
- Dislocations
- Down's Syndrome - see [special terms](#) below
- Dry Eye Syndrome
- Dupuytren's Contracture
- Dwarfism
- Dyslexia (provided not resulting from trauma or injury to the brain)
- Dyspepsia

E

- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Enuresis
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erectile Dysfunction
- Erythema Multiform or Nodosum (no hospital admissions)
- Essential Tremor
- Eyelid Cyst

F

- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Favus
- Femoral Hernia

- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Fistula-in-Ano
- Food Poisoning (resolved)
- Fragile Bones - see [special terms](#) below
- Friberg's Disease
- Frozen Shoulder
- Fungal Nail Infection

G

- Gall Bladder Removal
- Ganglion
- Gastric Reflux
- Gastro-oesophageal Reflux
- Gastroenteritis (resolved)
- German measles (Measles) (fully recovered, no complications)
- Gingivitis
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gum Disease
- Gynaecomastia

H

- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hashimoto's Thyroiditis
- Hay Fever
- Head Lice
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- High Blood Pressure - see [special terms](#) below
- High Cholesterol - see [special terms](#) below
- Hip Replacement (no subsequent arthritis)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hydrocele (Testicle)
- Hypercholesterolaemia - see [special terms](#) below
- Hyperhidrosis (Excessive Sweating)
- Hypertension - see [special terms](#) below
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypotension - see [special terms](#) below
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)

I

- IBS
- Ichthyosis Simplex
- Impetigo
- Impotence

- Incontinence (bladder) (no infections)
- Indigestion
- Influenza
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia
- Intertrigo
- Iron Deficiency Anaemia (no blood transfusions)
- Irritable Bowel Syndrome (IBS)

J

- Joint Replacement (non-arthritis) - (no subsequent arthritis)
- Joint Resurfacing (non-arthritis) - (no subsequent arthritis)
- Juvenile Arthritis - see [special terms](#) below
- Juvenile Epiphysitis

K

- Keinboeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement
- Kohlers Disease (no subsequent arthritis)

L

- Labyrinthitis
- Laryngitis
- Lazy Eye
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligament(s) or Muscular injury (not back-related)
- Ligaments (injury)
- Lipoma
- Liver Spots (Age Spots)
- Low Blood Pressure - see [special terms](#) below

M

- Macular Degeneration
- Mastitis
- Mastoidectomy (resolved - must be all clear prior to travel if flying)
- ME (Myalgic Encephalomyelitis) (if the only symptom is fatigue)
- Meibomian Cyst
- Meniere's Disease
- Menopause
- Menorrhagia
- Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Myxoedema

N

- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia, Neuritis
- Nosebleed(s)
- Nut Allergy (no hospital admissions)
- Nystagmus

O

- Obstructive Sleep Apnoea

- Osgood-schlatter's Disease
- Osteochondritis
- Osteoarthritis - see [special terms](#) below
- Osteopaenia - see [special terms](#) below
- Osteoporosis - see [special terms](#) below
- Otosclerosis
- Overactive Thyroid

P

- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Pharyngitis
- Photodermatosis
- Piles
- Pityriasis Rosea
- PMT (Pre-Menstrual Tension)
- Polymorphic Light Eruption
- Post Viral Fatigue Syndrome (if the only symptom is fatigue)
- Pregnancy (provided no complications)
- Pre-menstrual Syndrome
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Psoriatic Arthritis - see [special terms](#) below

R

- Reflux Oesophagitis
- Repetitive Strain Injury
- Restless Leg Syndrome (provided no underlying disease - e.g. peripheral vascular disease - no associated anxiety/stress)
- Retinal Detachment (provided not due to any underlying disorder or disease)
- Reiter's Syndrome - see [special terms](#) below
- Retinitis Pigmentosa
- Rheumatoid Arthritis - see [special terms](#) below
- Rhinitis (Allergic)
- Rosacea
- Royal Free Disease (if the only symptom is fatigue)
- Ruptured Tendons

S

- Salpingitis
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease
- Sebaceous Cyst
- Shingles (herpes Zoster)
- Shoulder Injury
- Sinusitis
- Sjogren's Syndrome
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (squint)
- Stress Incontinence
- Sugar Diabetes - see [special terms](#) below
- Synovitis

T

- Talipes (Club Foot)
- Tear Duct Stone
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Variocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle

U

- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (fully recovered, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse

V

- Varicocele
- Varicose Veins - legs only , no ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vertigo - provided no disabling episodes
- Visual Impairment
- Vitiligo

W

- Warts (benign, non-genital)
- Wheezing - see [special terms](#) below
- White Coat Syndrome - see [special terms](#) below
- Womb Prolapse (uterus)
- Weak Bladder (no infections)
- Wry Neck (torticollis)

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- a. you are **not** awaiting surgery for the condition, and
- b. if you have had surgery for the condition, you have been **fully discharged** from any

post-operative follow-ups.

If you are in any doubt, you should click 'Yes' to Preliminary question 3, and declare the condition concerned.

Special Terms

In addition to any Medical Condition on the 'Accepted Condition' list above you may be automatically accepted for cover, provided you **DO NOT** have more than **ONE** of the following Medical Conditions or **ANY** other Pre-existing Medical Condition.

•Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT be awaiting surgery.

•Asthma (Wheezing):

- There must have been NO hospital admission within the last 12 months.
- Must be controlled with no more than 2 medications (NO nebuliser, No home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

•Diabetes Mellitus (Sugar Diabetes):

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

•Down's Syndrome:

- There must be NO associated conditions or complications (e.g. congenital heart disease, epilepsy, gastrointestinal abnormalities)

•Hypotension (Low Blood Pressure):

- Must NOT be associated with any underlying condition.

•Hypercholesterolaemia (High Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

•Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within last 6 months.
- Must have been a non-smoker for at least 12 months.

•Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been NO vertebral (backbone) fractures