

## Citybond Accepted Conditions For 2018

|  |   |
|--|---|
| Abnormal Smear Test                      |   |
| Achilles Tendon Injury                   |   |
| Acne                                     |   |
| Acronyx                                  |   |
| Adenoids                                 |   |
| ADHD                                     |   |
| Age Spots                                |   |
| Allergic Rhinitis                        |   |
| Allergies                                | (not requiring prescriptive treatment/no hospital admissions) |
| Alopecia                                 |   |
| Anal Fistula                             |   |
| Appendectomy                             |   |
| Arthritis                                | (see <b>special terms</b> below)                              |
| Arthromyalgia                            | (see <b>special terms</b> below)                              |
| Astigmatism                              |   |
| Athlete's Foot                           |   |
| Attention Deficit Hyperactivity Disorder |   |
| Benign Breast Lump                       |   |
| Benign Prostatic Enlargement             |   |
| Bladder Cystitis                         | (fully recovered/no hospital admissions)                      |
| Bladder Infection                        | (fully recovered/no hospital admissions)                      |
| Bladder Muscle Spasms/Incontinence       | (no infections)   |
| Blepharitis                              |   |
| Blindness                                |   |
| Blocked Tear Ducts                       |   |
| Breast Cyst                              |   |
| Breast Enlargement                       |   |
| Breast Fibroadenoma                      |   |
| Breast Reduction                         |   |
| Broken Bone                              | (not head or spine/no longer in plaster)                      |
| Bunion                                   |   |
| Bursitis                                 |   |
| Caesarean 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 the only symptom is fatigue)                              |
| Circumcision                             |   |
| Club Foot                                |   |
| Coeliac Disease                          |   |
| Cold Sore                                |   |
| Common Cold                              |   |
| Conjunctivitis                           |   |
| Constipation                             |   |
| Corneal Graft                            |   |
| Corns                                    |   |
| Cosmetic Surgery                         |   |
| Croup                                    | (fully recovered with no residuals)                           |
| Cuts & Abrasions                         | (not self-inflicted)  |

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|                         |   |
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| Cyst - Breast           |   |
| Cyst - Testicular       |   |
| Cystitis                | (fully recovered/no hospital admissions)                    |
| Cystocele               | (fully recovered/no hospital admissions)                    |
| D & C                   |   |
| Dacryocystitis          |   |
| Deaf Mutism             |   |
| Deafness                |   |
| Dental Surgery          |   |
| Dermatitis              | (no hospital admissions or consultations)                   |
| Deviated Nasal Septum   |   |
| Diarrhoea &/or Vomiting | (resolved)  |
| Dilation & Curettage    |   |
| Dislocated Hip          |   |
| Dislocation             |   |
| Down's Syndrome         | (see <b>special terms</b> below)                            |
| Dry Eye Syndrome        |   |
| Dupuytren's Contracture |   |
| Dwarfism                |   |
| Dyslexia                | (provided not resulting from trauma or injury to the brain) |
| Dyspepsia               |   |
| Ear Infection           | (resolved - must be all clear prior to travel if flying)    |
| Eczema                  | (no hospital admissions or consultations)                   |
| Endocervical Polyp      |   |
| Endocervicitis          |   |
| Endometrial Polyp       |   |
| Enlarged Prostate       |   |
| Enuresis                |   |
| Epididymitis            |   |
| Epiphora                |   |
| Epispadias              |   |
| Epistaxis               |   |
| Erectile Dysfunction    |   |
| Erythema Multiform      | (no hospital admissions)                                    |
| Erythema Nodosum        | (no hospital admissions)                                    |
| Essential Tremor        |   |
| Excess Acid             |   |
| Excessive Sweating      |   |
| Facial Neuritis         |   |
| Favus                   |   |
| Femoral Hernia          |   |
| Fibroadenoma            |   |
| Fibroid - Uterine       |   |
| Fibromyalgia            |   |
| Fibromyositis           |   |
| Fibrositis              |   |
| Fistula-in-Ano          |   |
| Food Poisoning          | (resolved)  |
| Fragile Bones           | (see <b>special terms</b> below)                            |
| Freiberg's Disease      |   |
| Frozen Shoulder         |   |
| Fungal Nail Infection   |   |
| Gall Bladder Removal    |   |
| Ganglion                |   |
| Gastric Reflux          |   |
| Gastroenteritis         | (resolved)  |

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|                             |  |
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| Gastro-Oesophageal Reflux   |  |
| German 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             |  |
| Grommets                    | (inserted for Glue Ear)                                  |
| Gum Disease                 |  |
| Gynaecomastia               |  |
| Haematoma                   |  |
| Haemorrhoidectomy           |  |
| Haemorrhoids                |  |
| Hallux Valgus               |  |
| Hammer Toe                  |  |
| Hashimoto's Thyroiditis     |  |
| Hay Fever                   |  |
| Head Lice                   |  |
| Hernia                      | (not Hiatus)   |
| Herpes Simplex              |  |
| Herpes Zoster               |  |
| High Cholesterol            | (see <b>special terms</b> below)                         |
| Hives                       |  |
| Hormone Replacement Therapy |  |
| Housemaid's Knee            |  |
| HRT                         |  |
| Hydrocele - Testicle        |  |
| Hypercholesterolaemia       | (see <b>special terms</b> below)                         |
| Hyperhidrosis               |  |
| Hypospadias                 |  |
| Hypotension                 | (see <b>special terms</b> below)                         |
| Hypothyroidism              |  |
| Hysterectomy                | (provided no malignancy)                                 |
| Ichthyosis Simplex          |  |
| Impetigo                    |  |
| Impotence                   |  |
| Incontinence - Bladder      | (no infections)  |
| Indigestion                 |  |
| Influenza                   |  |
| Ingrowing Toenail           |  |
| Inguinal Hernia             |  |
| Insomnia                    |  |
| Intercostal Neuralgia       |  |
| Intertrigo                  |  |
| Iron Deficiency Anaemia     | (no blood transfusions)                                  |
| Joint Pains                 | (see <b>special terms</b> below)                         |
| Joint Replacement           | (non-arthritic/non-hip/no subsequent arthritis)          |
| Joint Resurfacing           | (non-arthritic/non-hip/no subsequent arthritis)          |
| Juvenile Arthritis          | (see <b>special terms</b> below)                         |
| Juvenile Epiphysitis        |  |
| Keratoconus                 |  |
| Kienbock's Disease          |  |
| Knee Injury                 | (collateral/cruciate ligaments)                          |
| Knee Replacement            | (no subsequent arthritis)                                |

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|                             |  |
|-----------------------------|--|
| Kohlers Disease             |  |
| Labyrinthitis               |  |
| Laryngitis                  |  |
| Lazy Eye                    |  |
| Learning Difficulties       |  |
| Leptothrix                  |  |
| Leucoderma                  |  |
| Lichen Planus               |  |
| Ligament Injury             | (not back-related)   |
| Lipoma                      |  |
| Liver Spots                 |  |
| Low Blood Pressure          | (see <b>special terms</b> below)                                     |
| Macular Degeneration        |  |
| Mastitis                    |  |
| Mastoidectomy               | (resolved - must be all clear prior to travel if flying)             |
| ME                          | (if the only symptom is fatigue)                                     |
| Measles                     | (fully recovered/no complications)                                   |
| Meibomian Cyst              |  |
| Meniere's Disease           |  |
| Menopause                   |  |
| Menorrhagia                 |  |
| Migraine                    | (provided this is a definite diagnosis & no on-going investigations) |
| Miscarriage                 |  |
| Mole                        |  |
| Molluscum Contagiosum       |  |
| Muscular Injury             | (not back-related)   |
| Muscular Rheumatism         |  |
| Myalgia                     |  |
| Myalgic Encephalomyelitis   | (if the only symptom is fatigue)                                     |
| Myxoedema                   |  |
| Nasal Infection             |  |
| Nasal Polyp                 |  |
| Nettle Rash                 |  |
| Neuralgia                   |  |
| Neuritis                    |  |
| Nosebleed                   |  |
| Nut Allergy                 | (no hospital admissions)   |
| Nystagmus                   |  |
| Osgood-schlatter's Disease  |  |
| Osteoarthritis              | (see <b>special terms</b> below)                                     |
| Osteochondritis             |  |
| Osteopaenia                 | (see <b>special terms</b> below)                                     |
| Osteoporosis                | (see <b>special terms</b> below)                                     |
| Otosclerosis                |  |
| Parametritis                |  |
| Pediculosis                 |  |
| Pelvic Inflammatory Disease |  |
| Pharyngitis                 |  |
| Photodermatitis             |  |
| Piles                       |  |
| Pityriasis Rosea            |  |
| PMT - Premenstrual Tension  |  |
| Polymorphic Light Eruption  |  |
| Post Viral Fatigue Syndrome | (if the only symptom is fatigue)                                     |
| Pregnancy                   | (provided no complications )   |
| Premenstrual Syndrome       |  |

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|                          |   |
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| Prickly Heat             |   |
| Prolapsed Uterus         |   |
| Pruritis                 |   |
| Psoriasis                | (no hospital admissions or consultations)   |
| Psoriatic Arthritis      | (see <b>special terms</b> below)  |
| Reflux Oesophagitis      |   |
| Reiter's Syndrome        | (see <b>special terms</b> below)  |
| Repetitive Strain Injury |   |
| Restless Leg Syndrome    | (provided no underlying disease e.g. peripheral vascular disease/no associated stress or anxiety) |
| Retinal Detachment       | (provided not due to any underlying disorder/disease)   |
| Retinitis Pigmentosa     |   |
| Rheumatism               | (see <b>special terms</b> below)  |
| Rheumatoid Arthritis     | (see <b>special terms</b> below)  |
| Rhinitis - Allergic      |   |
| Rosacea                  |   |
| Royal Free Disease       | (if the only symptom is fatigue)  |
| Ruptured Tendons         |   |
| Salpingitis              |   |
| Salpingo-oophoritis      |   |
| Scabies                  |   |
| Scalp Ringworm           |   |
| Scheuermann's Disease    |   |
| Sebaceous Cyst           |   |
| Shingles                 |   |
| Shoulder Injury          |   |
| Sinusitis                |   |
| Sjogren's Syndrome       |   |
| Skin Ringworm            |   |
| Sore Throat              |   |
| Sprains                  |   |
| Squint                   |   |
| Stigmatism               |   |
| Stills Disease           | (see <b>special terms</b> below)  |
| Stomach Bug              | (resolved)  |
| Strabismus               |   |
| Stress Incontinence      |   |
| Synovial Inflammation    | (see <b>special terms</b> below)  |
| Synovitis                |   |
| Talipes                  |   |
| Tear Duct Stone          |   |
| Tendon Injury            |   |
| Tennis Elbow             |   |
| Tenosynovitis            |   |
| Termination of Pregnancy |   |
| Testicular Cyst          |   |
| Testicular Epididymitis  |   |
| Testicular Hydrocele     |   |
| Testicular Torsion       |   |
| Testicular Varicocele    |   |
| Thinning Bones           | (see <b>special terms</b> below)  |
| Throat Infection         |   |
| Thrush                   |   |
| Thyroid Deficiency       |   |
| Tinea Capitis            |   |
| Tinea Corporis           |   |
| Tinea Pedis              |   |

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|   |
|---|
| Tinnitus  |
| Tonsillitis   |
| Tooth Extraction  |
| Toothache   |
| Torn Ligament   |
| Torticollis   |
| Trichomycosis   |
| Trigeminal Neuralgia  |
| Turner's Syndrome   |
| Twisted Testicle  |
| Umbilical Hernia  |
| Underactive Thyroid   |
| Undescended Testicle  |
| Urethritis  |
| (fully recovered/no hospital admissions)                          |
| Urticaria   |
| Uterine Polyp   |
| Uterine Prolapse  |
| Varicocele  |
| Varicose Veins  |
| (legs only/no ulcers or cellulitis/GP must confirm fit to travel) |
| Vasectomy   |
| Verruca   |
| Visual Impairment   |
| Vitiligo  |
| Wart  |
| (benign/non-genital)  |
| Watery Eyes   |
| Womb Prolapse   |
| Wry Neck  |

### Special Terms

In addition to any Medical Condition on the 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** - *Arthromyalgia, Joint Pains, Juvenile Arthritis, Osteoarthritis, Psoriatic Arthritis, Reiter's Syndrome, Rheumatism, Rheumatoid Arthritis, Still's Disease, Synovial Inflammation:*

- \* Must not affect the back more than any other area of the body
- \* There must have been NO hospital admissions within the last 12 months
- \* Must NOT be awaiting surgery
- \* No more than 2 medications
- \* No mobility aids (other than walking stick or frame)
- \* Must have NO lung problems

**Down's Syndrome:**

- \* There must be NO associated conditions or complications e.g.
- \* NO congenital heart disease
- \* NO epilepsy
- \* NO gastrointestinal abnormalities

**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

**Hypotension** - *Low Blood Pressure:*

- \* Must NOT be associated with any underlying condition

**Osteoporosis** - *Fragile Bones, Osteopaenia, Thinning Bones:*

- \* There must have been NO vertebral/backbone fractures