
Important Conditions Relating to Health

0818 286 537

Medical Screening Line Opening Hours

Monday - Friday 9am - 8pm

Saturday 9am - 5pm

Sunday 11am - 3pm

Quoting Reference: Blue Irish Retail 2014-2015

You must comply with the following conditions to have full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

At the time of taking out this policy:

Do you have or have you had any medical condition(s) for which you are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

If No (including if you have had no medical conditions)

Please read the following statements to see if they apply to you. (if none of them apply then your medical condition(s) will be covered)

If Yes

It is a condition of this policy that you will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section X3 - Green Fees for any claims arising directly or indirectly from this medical condition(s) unless you contact us on 0818 286 539 and we have agreed in writing to cover your medical condition(s).

If you have only one medical condition and it is one of those shown in the table below of medical condition(s) which do not require screening then this will be covered under the policy without the need to contact us.

If you hold a valid private health insurance with a minimum of €55,000 of inpatient medical cover abroad and have declared your Private Health Insurance details to your issuing Agent, then you do not need to contact the medical screening line as detailed above.

In Either Circumstances:

It is a condition of this policy that you will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section X3 – Green Fees for any claims arising directly or indirectly from:

A. At the time of taking out this policy or at the time of booking the trip:

- i) Any medical condition for which you or a close relative or a travelling companion are aware of but have not had a diagnosis.
- ii) Any medical condition for which you or a close relative or a travelling companion have received a terminal prognosis.
- iii) Any medical condition for which you or a close relative or a travelling companion are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

B. At any time:

- i) Any medical condition you have in respect of which a Medical Practitioner has advised you not to travel or would have done so had you sought his/her advice but despite this you still travel.
- ii) Any surgery, treatment or investigations for which you intend to travel outside of Ireland to receive (including any expenses incurred due to the discovery of other Medical Conditions during and/or complications arising from these procedures).
- iii) Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
- iv) Your travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

Medical conditions which do not require screening.

*(You do not have to contact us if you only have **ONE** of these)*

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| • Achilles Tendon Injury | • HRT (Hormone Replacement Therapy) |
| • Acid Reflux | • Hyperthyroidism (Overactive Thyroid) |
| • Acne | • Hypothyroidism (Underactive Thyroid) |
| • Anal Fissure/Fistula | • Hypercholesterolaemia (high cholesterol) |
| • Allergy (requiring non prescriptive treatment only) | • Hysterectomy (provided carried out more than 6 months ago) |
| • Benign Prostatic Enlargement | • Irritable Bowel Syndrome |
| • Bells Palsy (in isolation only) | • Macular Degeneration |
| • Blindness | • Menopause |
| • Broken/Fractured Bones (not head or spine) | • Menorrhagia |
| • Carpal Tunnel Syndrome | • Migraine (confirmed diagnosis, no on-going investigations) |
| • Cataracts | • Myalgia (Muscular Rheumatism) |
| • Colds or Influenza | • Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue) |
| • Colitis (no hospital admissions in last 12 months) | • Nasal Polyp(s) |
| • Corneal Graft | • Neuralgia, Neuritis |
| • Cuts & Abrasions (non self-inflicted) | • Nut Allergy |
| • Cyst Breast (Benign) | • Osteochondritis |
| • Cyst Testicular (Benign) | • Osteoporosis, Osteopaenia (fragile bones) NO vertebral (backbone) fractures |
| • Cystitis | • Pelvic Inflammatory Disease |
| • Diarrhoea and/or vomiting (resolved) | • Psoriasis |
| • Dislocated Hip | • Reflex Oesophagitis |
| • Dyspepsia | • Rheumatism |
| • Eczema | • Rhinitis (Allergic) |
| • Epididymitis | • Shingles (Herpes Zoster) |
| • Essential Tremor | • Shoulder Injury |
| • Fungal Nail Infection | |
| • Gall Bladder Removal (if more than 3 months ago) | |

- Gastric Reflux
- Glandular Fever
- Glaucoma
- Gout
- Hayfever
- Hemorrhoids (Piles)
- Hernia (not Hiatus)
- Hip Replacement
- Sinusitis
- Sleep Apnoea
- Tendon Injury
- Tonsilitis
- Underactive Thyroid
- Urticaria
- Varicose Veins legs only (if GP has confirmed that client is fit to travel)

Important Note: If you have more than one of the above conditions you must contact the Medical Screening Line or if you have any other condition in addition to any of the following conditions you must declare all conditions to Medical Screening.