

Medical Declaration Form (Under 81 years of age) Effective 28 July 2011

Important information to read **before** completing this form:

Pre-existing Medical Conditions

Please read this section carefully.

Travel Insurance only provides cover for emergency Overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a Pre-existing Medical Condition that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an Overseas medical emergency which can be prohibitive in some countries.

What is a Pre-existing Medical Condition?

A Pre-existing Medical Condition means:

- An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
- Any condition for which you take prescribed medicine;
- Any condition for which you have had surgery;
- Any condition for which you see a medical specialist; or
- Pregnancy. *

The above definition applies to you, your Travelling Party, a Relative or any other person.

* Pregnancy cover is explained on page 17 of the Product Disclosure Statement.

Your condition is not a Pre-existing Medical Condition if it arose after the date of issue of your policy.

How do I obtain cover for my Pre-existing Medical Condition?

If you are aged 81 years or over, the following section **does not** apply to you. You must complete the '81 Years and Over Medical Declaration Form', available from your Auto Club branch or online from their website. We have the absolute right to accept or decline cover, or impose special conditions such as an Excess or reduced benefits.

If you have a Pre-existing Medical Condition and you want cover for that condition, read the following information. **If you have any questions regarding Pre-existing Medical Conditions, please contact us on 1800 227 771.**

Group 1 - Pre-existing Medical Conditions which are automatically excluded

We will not pay any costs or expenses arising directly or indirectly from any of the following Pre-existing Medical Conditions, e.g. cost of medical care while Overseas, or cost of cancellation of your travel plans due to a change in health.

- Any type of cancer that you have previously been diagnosed with, or secondaries from that cancer
- Any condition for which surgery/treatment/procedure is planned
- Any condition which arises from signs or symptoms that you are currently aware of, but;
 - You have not yet sought a medical opinion regarding the cause; or
 - You are currently under investigation to define a diagnosis; or
 - You are awaiting specialist opinion
- Any condition for which you have undergone surgery in the past 6 weeks
- Any condition for which you have ever required spinal or brain surgery
- Any condition which has caused a seizure in the past 12 months
- Any Chronic or recurring pain (including back pain) requiring regular medication or other ongoing treatment such as physiotherapy or chiropractic treatment
- Any mental illness as defined by DSM-IV including:
 - Dementia, depression, anxiety, stress or other nervous condition; or
 - Behavioural diagnoses such as autism; or
 - A therapeutic or illicit drug or alcohol addiction
- Any cardiovascular disease or cerebrovascular disease (see example) if you have:
 - Experienced angina (chest pain) within the past 6 months; or
 - Had a stroke (cerebrovascular accident or CVA) or a Transient Ischaemic Attack (TIA) within the past 12 months
- Any cardiac or respiratory condition (see examples) if you:
 - require home oxygen therapy; or
 - will require oxygen for the Journey; or
 - have been diagnosed with Congestive Heart Failure
- Chronic Renal Failure which is treated by haemodialysis or peritoneal dialysis
- Any AIDS defining illness or any condition associated with immunocompromise
- Organ transplantation, previous organ transplantation, or any condition for which you are awaiting organ transplantation
- Any condition for which you have been given a terminal prognosis for any condition with a life expectancy of under 24 months

Travel insurance is available to you, however there is no provision to claim for any of the medical conditions as listed in the above Group 1.

Group 2 - Pre-existing Medical Conditions which are automatically covered - no additional premium is payable.

You are automatically covered if your Pre-existing Medical Condition is described below, provided that you have **not** been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months.

We do not require any further information or a Medical Declaration Form if your condition is described in this list, and has not caused hospitalisation in the past 24 months:

- Acne
- Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- Asthma - providing that you
 - have no other lung disease, and
 - are less than 60 years of age at the date of policy purchase.
- Bell's palsy
- Benign Positional Vertigo
- Bunions
- Carpal Tunnel Syndrome
- Cataracts
- Coeliac disease
- Congenital Blindness
- Congenital Deafness
- *Diabetes Mellitus (Type I) - providing you:
 - were diagnosed over 12 months ago, and
 - have no eye, kidney, nerve or vascular complications, and
 - do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and
- are under 50 years of age at the date of policy purchase,
- *Diabetes Mellitus (Type II) - providing you:
 - were diagnosed over 12 months ago, and
 - have no eye, kidney, nerve or vascular complications, and
 - do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia
- Dry eye syndrome
- Epilepsy - providing there has been no change to your medication regime in the past 12 months
- Folate Deficiency
- Gastric Reflux
- Goitre
- Glaucoma
- Graves' Disease
- Hiatus Hernia
- *Hypercholesterolaemia (High Cholesterol) - provided you do not also suffer from a known cardiovascular disease and/or diabetes
- *Hyperlipidaemia (High Blood Lipids) - provided you do not also suffer from a known cardiovascular disease and/or diabetes
- *Hypertension (High Blood Pressure) - provided you do not also suffer from a known cardiovascular disease and/or diabetes
- Hypothyroidism, including Hashimoto's Disease
- Impaired Glucose Tolerance
- Incontinence
- Insulin Resistance
- Iron Deficiency Anaemia
- Macular Degeneration
- Meniere's Disease
- Migraine
- Nocturnal cramps
- Osteopaenia
- Osteoporosis
- Pernicious Anaemia
- Plantar fasciitis
- Raynaud's Disease
- Sleep apnoea
- Solar keratosis
- Trigeminal Neuralgia
- Trigger finger
- Vitamin B12 Deficiency

***Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease.**

If you have a history of cardiovascular disease, and it is excluded under your policy, cover for these conditions is also excluded.

If hospitalisation has occurred, or your condition does not meet the description, cover is not automatic. You are required to submit a completed Medical Declaration Form, as explained in Group 3.

Group 3 - Pre-existing Medical Conditions about which we need further information - require approval and an additional premium is payable

If your Pre-existing Medical Condition does not fall within Group 1 or 2 and you would like to apply for cover for your Pre-existing Medical Condition, we will require you to complete pages 2 and 3 of this form and forward it to us for consideration. We will respond within 1 business day.

Be aware if you have a Pre-existing Medical Condition and you do not:

- apply for and are accepted for cover; and
- pay the relevant additional premium for the condition,

we will not pay any claims related to the Pre-existing Medical Condition.

Refer to the PDS under "**Your Policy Cover**" (pages 29 to 48) and "**General Exclusions Applicable to all Sections**" (pages 49 to 51).

You cannot apply for cover for conditions outlined in Group 1.

Examples of three (3) common Pre-existing Medical Conditions are set out on page 4.

CLUB TRAVEL ASSISTANCE

PLEASE COMPLETE THIS FORM IN BLACK INK
AND FORWARD TO YOUR AUTO CLUB BRANCH
FOR PROCESSING

Auto Club Name:

Consultant's Name:

Auto Club Phone No:

Fax:

E-mail:

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Disclosure of Pre-existing Medical Conditions

This form should be completed by the traveller. If you do not feel comfortable, or confident answering the medical questions on page 3, you should request the assistance of your usual doctor. (Any resulting costs incurred are the responsibility of the traveller).

Before continuing, please confirm:

I am less than 81 years of age. (If you are 81 years of age or over, please ask your Auto Club branch for the correct form)

AND

I have a Pre-existing Medical Condition and would like to apply for it to be covered.

(if not, please reread page 1 or pages 17 to 22 of the PDS to check whether you need to complete this form)

We will advise you of the outcome of this assessment in writing within 1 business day **provided both pages of the form have been completed in full and signed.**

PLEASE USE BLOCK LETTERS (a separate application must be completed for each passenger)

Note: Where there is insufficient space, please attach a separate sheet to provide details

1. Personal Details

Surname: _____ Given Names: _____ Title: _____

Male Female Date of Birth: / /

Are you an Australian Citizen or Permanent Resident? **Y** **N**

PLEASE NOTE: Pre-existing medical cover is only available to Australian Citizens or Permanent Residents

2. Contact Details

Address: _____ Postcode: _____

Work Phone No: _____ Home Phone No: _____

Fax No: _____ Email: _____

3. Insurance Details

Cover required: Plan A - Comprehensive Plan B - Australia Only

Single Duo Family

PLEASE NOTE: Pre-existing Medical Condition Cover is not available on other plans.

Departure Date: / / **Return Date:** / /

Countries to be visited:

Mode of Travel: Aircraft Car Coach Ship Train

Are you intending to: Ski Snowboard Trek (journey on foot with backpacks over a number of days) Hike (one or more isolated long distance walks)

Approximate total cost of trip per person – AUD\$:

4. Health Details

Height: _____ (cm) Weight: _____ (kg)

Have you ever smoked? **Y** **N** Still a smoker? **Y** **N** If yes: How many per day? _____

If no: How long ago did you cease smoking?

Have you ever made any medical travel insurance claims over AUD\$1,000 in total? **Y** **N** If yes, please provide details:

Have you applied for travel insurance for this journey through another insurer or company? **Y** **N** If yes, please provide details:

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Additional Options

Prolonged travel, particularly at altitude in commercial aircraft, places increased stress upon the cardiovascular and respiratory systems via a number of different mechanisms. Despite patients being stable in their normal environment our experience over many hundreds of thousands of cases is that there is a quantifiable risk associated with your planned trip based on a risk assessment of your past medical history for your cardiovascular or respiratory conditions.

We offer your medical practitioners an opportunity to provide evidence regarding the risk of deterioration during travel. The insurer will then assess the application based on this expert advice. Any decision will be based heavily on this advice so we would ask that the opinion offered is considered. This is especially important should in the future the patient suffer an adverse event during the planned travel.

In particular, where the applicant has any of the following issues:

- A past history of Deep Vein Thrombosis (DVT) or Pulmonary Embolism,
- A chronic lung disease (including Emphysema and Chronic Bronchitis, Bronchiectasis, COAD (Chronic Obstructive Airways Disease) or COPD (Chronic Obstructive Pulmonary Disease), Cystic Fibrosis, Asbestosis and Asthma is present,
- Diabetes (Type I or II) where any nerve, eye or vascular complications has occurred,
- Heart problems requiring angiography, stents or bypass grafting (CABG) in the past 12 months or such procedures were performed more than 10 years ago,
- A Cerebrovascular Accident (Stroke) or Transient Ischaemic Attack (TIA) has occurred in the past 24 months,
- A Pacemaker or AICD (Internal Defibrillator) has been inserted,
- Hospitalisation (including day surgery), or attendance to an Emergency Department has occurred within the past 24 months.

As the applicant, you are invited to submit a specialist letter certifying you are medically fit to travel and unlikely to suffer a medical episode arising from this condition.

Where this information is not supplied with the initial application **and** we initially decline your application for cover for your Pre-existing Medical Condition, the applicant may be requested to supply a specialist letter as outlined above, before any review of the assessment can be completed.

Examples of three (3) common Pre-existing Medical Conditions are set out below:

Cardiovascular Disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated. If you have ever needed to see a specialist cardiologist, or been diagnosed with a form of CVD such as (but not limited to):

- 1 Aneurysms
- 2 Angina
- 3 Cardiomyopathy
- 4 Cerebrovascular Accident (Stroke)
- 5 Disturbances in heart rhythm (cardiac arrhythmias)
- 6 Previous heart surgery (including valve replacements, bypass surgery, stents)
- 7 Myocardial infarction (heart attack)
- 8 Transient Ischaemic Attack

and you do not purchase adequate cover for CVD, you may not be covered for any claims relating to the heart/cardiovascular system (including heart attacks and strokes). If any of these conditions are expressly excluded from the policy, all CVD is excluded.

Warfarin Use:

Taking the medication Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan, and Waran) has a complex range of serious complications and side effects. These risks are in excess of those associated with the underlying condition for which you take this medication.

If you are currently prescribed the drug, you must complete a Medical Declaration Form (even if you decide not to apply for cover for a Pre-existing Medical Condition) and we must agree in writing to provide cover.

If you do not submit a completed Medical Declaration Form, the General Exclusion in clause 17 will apply and you will not have cover.

Chronic Lung Disease:

If you have ever been diagnosed with a chronic lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD), Chronic Obstructive Pulmonary Disease (COPD) or Asthma and you do not purchase adequate cover for your respiratory disease, you may not be covered for any claims relating to a new airways infection.

If a chronic lung condition is expressly excluded under your policy, all new respiratory infections are also excluded.

Privacy Policy

We (Allianz and our agent AGA Assistance Australia Pty Ltd) require your informed permission to collect, use and disclose your personal information for the following purposes:

- (a) Assessing your request for travel insurance in respect of your known medical conditions;

and

- (b) Arranging and managing your travel insurance if we accept risk. In the course of undertaking our functions and activities as stated above, it may be necessary to collect from and disclose to the following third parties your personal information (including sensitive information and health information):
 - i. Medical practitioners;
 - ii. Health service providers;
 - iii. Hospitals and clinics;
 - iv. International assistance providers; and
 - v. Any other person we deem necessary.

Except as stated above or as otherwise required or authorised by law, we will not collect, use or disclose your personal information to any other third party without your prior knowledge or consent. Collection of your personal information is governed by the Privacy Act 1988 (Cth) and/or with your consent. You are permitted to access your information held by us and should contact our Privacy Officer if you wish to do so or if you have any questions about the way we handle your personal information. If necessary personal information is not provided, we will be unable to do business with you.

**For any Pre-existing Medical questions please call our dedicated
Pre-existing Medical Team on 1800 227 771**