

Existing Medical Conditions

The general definition of an existing medical condition is:

*“1. Any physical defect, infirmity, existing or recurring illness, Injury or disability of which you, or the person due to whom you are claiming, are aware of.
2. Any medical condition for which you, or the person due to whom you are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 12 months prior to the date your policy is issued.”*

Some Pre-existing medical conditions are covered automatically and there are some conditions AGA will not cover (see details below). If you have a Pre-existing medical condition which falls outside the automatic acceptance criteria detailed below, the condition must be disclosed to AGA Insurance, whether or not you are seeking cover for the condition. This is because the condition may affect the terms and availability of cover. If the condition is not disclosed, there is a risk that no claims will be payable under this policy.

(i) Pre-existing medical conditions that are not covered

Some medical conditions cannot be covered under this policy. These include but are not limited to any medical condition:

- where you are travelling against advice from a registered medical practitioner;
- where you are travelling or one of the reasons you are travelling is to obtain medical treatment;
- which has been diagnosed as being terminal;
- for which surgery is planned or for which you are on a waiting list;
- involving ongoing and variable pain (including back pain) for which you are receiving regular treatment or medication;
- that is an ongoing symptomatic condition for which you have had investigations and have not yet had a diagnosis.

(ii) Pre-existing medical conditions that are not automatically covered

You are not automatically covered in respect of a medical condition if the condition relates to:

- your heart (excluding hypertension);
- your brain;
- a transplanted organ;
- thinning of the bones (osteoporosis);
- a lung condition, due to which you are permanently limited by shortness of breath or diagnosed as cystic fibrosis;
- cancer;
- blood or lung clots;
- insulin dependent diabetes;
- major allergic reactions;
- back problems if you have had spinal surgery; and/or
- sexually transmitted diseases, AIDS, HIV or related conditions.

Even if you do not seek cover for these Pre-existing medical conditions, they must be disclosed to avoid non-disclosure issues under this policy. Please complete the [AGA Travel Risk Assessment Form](#) (203kb) and send to the [NZAC](#) office. If AGA chooses to provide cover related to these conditions an additional premium will be charged and written confirmation extending cover will be issued by us.

(iii) Pre-existing medical conditions that are automatically covered

If your pre-existing medical condition falls within the terms detailed below then you are automatically covered for the condition. You do not need to disclose these:

1. your Pre-existing medical condition is stable and well controlled and your treatment (including medication) has not changed in the last 12 months; and
2. your condition is not an ongoing or chronic condition for which you have received treatment at a hospital in the last 5 years; and
3. you have not had surgery or hospital treatment for the medical condition in the past 12 months; and
4. the Pre-existing medical condition is not detailed in (i) or (ii) above as either a Pre-existing medical condition that you need to contact us about or which cannot be covered under this policy.

If your condition does not meet the above criteria please complete a [AGA Travel Risk Assessment Form](#) (pdf, 203kb) to disclose the medical condition, even if you do not require cover for the condition, as this may affect the terms and availability of cover under this Policy. If cover is approved, you will be required to pay an additional premium and written confirmation will be forwarded to you.

[Back to Insurance Options](#)