



# Declaring Pre-Existing Medical Conditions

When applying for travel insurance, it's very important to tell us about your medical history.

This helps to ensure you have the right cover in place and avoids problems if you need to make a claim.

## What is a Pre-Existing Medical Condition?

**Any illness, injury, disease, disability, or symptom that existed before you bought your policy. Whether diagnosed or not.**

**This includes conditions that:**



Are being treated, investigated or managed with prescribed medication



Have required tests, surgery or consultation with a doctor



Have caused noticeable symptoms (even without medical advice)



Are ongoing, chronic, recurring or complicated

It's important to understand why this information is relevant. By telling us about pre-existing medical conditions, you can confirm whether cover is available for those conditions and decide if the policy is appropriate for your needs.

It also ensures there are no surprises if you need to make a claim later. In the next sections, we'll explain how we treat different types of pre-existing medical conditions, when you must declare them, and what happens after you do.

## Our Approach to Pre-Existing Medical Conditions

Pre-existing Medical Conditions fall into three categories:

- 1. Automatically Covered** – Some common conditions are included, provided you meet all eligibility criteria.
- 2. Must Be Declared** – Some conditions must be declared to us, either always or depending on when they last needed medical attention.
- 3. Cannot Be Covered** – Some conditions can never be covered under the policy.

If you want cover for a Pre-existing Medical Condition, follow these steps:

- 1. Check the Automatically Covered list**
  - If your condition is listed and you meet the criteria, you don't need to declare it.
- 2. If your condition is not automatically covered, or you don't meet the criteria**
  - Complete a medical screening.
  - We will assess your screening and confirm whether cover can be offered.

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## When You Must Declare a Condition

You must declare a condition if:

- It is on the “Always Declare” list, no matter when it occurred; or
- It has required medical attention, treatment, medication or investigation in the last 2 years (unless it qualifies for automatic cover).

**If at least one of your conditions is not automatically covered, you must declare all of your conditions (including those that would normally be automatic).**



- If you have both high blood pressure and high cholesterol, automatic cover does not apply — you must declare both.
- If you have high blood pressure or high cholesterol and also have diabetes or a heart condition, you must declare all of them.

*If you're unsure, declare it. We'll confirm whether it's automatically covered, needs a medical screening or cannot be covered.*

## What Happens After You Declare?

If your condition is not automatically covered, you'll complete a medical screening (online, by phone, or through your travel agent).

After assessment, we may:

- Offer cover on standard terms
- Offer cover with special conditions (e.g. a higher excess and/or an extra premium)
- Refer your application to our underwriting team for further review if cover cannot be automatically offered through the screening process

To help you understand the process, here are examples of conditions that are automatically covered, must always be declared, or cannot be covered:

### Automatically Covered

*Common, stable conditions like mild asthma (if you're under 60, a non-smoker and haven't been hospitalised for asthma in the last 2 years), high blood pressure that meets the criteria or gastric reflux.*

### Must Always Be Declared

*Ongoing or serious conditions such as diabetes (Type 1 or 2), any heart condition, or cancer (other than some skin cancers) or mental health conditions like depression and anxiety.*

### Not Covered

*Situations where insurance simply can't apply, such as terminal illnesses, conditions still being investigated or travelling against medical advice.*

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## Consequences of Non-Disclosure

Being upfront about your medical history helps make sure your cover reflects your circumstances. If relevant information is left out, it may affect how we assess your policy or a future claim.

For example, we may:

- *Decline or reduce a claim if the condition would not have been covered, or if information was deliberately withheld.*
- *Cancel your policy where important details have been misrepresented.*
- *Adjust the premium that would have applied if information was not disclosed at the time of application.*

However, if an omission was innocent or justifiable, we may still pay a claim or treat the policy as if the information had been disclosed.

## If Your Health Changes Before You Travel

Sometimes things change between the day you buy your policy and your departure date. If you develop a new condition, if an existing condition gets worse (for example, more pain, flare-ups, or new complications), or if you're given a new diagnosis or treatment, you need to let us know.

You have two options:

- a. **Tell us straight away** – We'll reassess your cover and let you know if anything needs to be updated.
- b. **See your doctor** – You can get a Fit to Travel certificate confirming you are safe to go ahead with your trip.

### What does Fit to Travel mean?

A Fit to Travel certificate must:

- Be issued within 7 days of departure
- Confirm you are medically fit to complete your entire trip, taking into account your itinerary and planned activities
- Be written by a doctor or specialist who knows your condition and medical history

This certificate helps show that you were well enough to travel at the time you left. Keep in mind, though, that if your condition causes a claim, we'll still assess it based on your medical situation at the time of departure. Here are some examples:

*If you recently had minor surgery, such as a knee arthroscopy, your doctor could confirm you're recovered enough to travel.*

*If you fractured your wrist a few weeks before travelling, your doctor could confirm you're fit to fly and manage your trip safely.*

*If your medication was changed (for example, your blood pressure treatment was adjusted), your doctor could confirm it's working well and you're safe to travel.*



*If your health changes after you buy the policy but before you travel, you must either notify us or get a Fit to Travel certificate before you leave. If you don't, we may not be able to cover claims related to that condition while you're away.*

*The full, regularly updated lists are available online [HERE](#)*

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### How to Declare

[www.goinsurance.com.au](http://www.goinsurance.com.au) | Phone: [1300 819 888](tel:1300819888) | Through your travel agent

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