



Pre-Existing Medical Conditions

Helping Travellers Get the Right Cover

Why We've Made Some Changes

Go Insurance has updated its medical declaration process to help ensure travellers receive the right cover from the start. These changes reflect our evolving approach to risk and are driven by the rising costs and complexity of overseas medical treatment, especially where pre-existing medical conditions and comorbidities (multiple health conditions) are involved.

Our claims data shows that travellers with two or more medical conditions are far more likely to experience serious complications, extended hospital stays, and significantly higher medical costs. By refining our screening and underwriting approach, we can:

- Offer appropriate cover based on each traveller's health profile
- Protect Go Insurance's long-term product sustainability
- Minimise unexpected high-value claims
- Keep premiums fair and competitive for all customers
- Be confident we can support travellers if they need urgent medical care overseas

Why Multiple Conditions Increase Risk

When a traveller has more than one health condition (known as comorbidities) the chance of complications increases significantly. For example:

- A traveller with both diabetes and heart disease may face complications like heart attacks or poor wound healing, making urgent hospital care much more likely.
- High blood pressure, high cholesterol and obesity often occur together, increasing the risk of hospitalisation due to heart attack, stroke or other cardiovascular events.
- A traveller with late onset asthma or COPD (chronic obstructive pulmonary disease) may be more likely to experience severe breathing difficulties. A minor chest infection could quickly develop into a medical emergency requiring hospitalisation, oxygen therapy and air ambulance evacuation.
- Overseas treatment costs can escalate rapidly – for example one week in a US hospital ICU can cost more than \$100,000.

In the past year, Go Insurance has managed several claims over \$500,000 involving travellers who had not declared all of their medical conditions. These cases show how non-disclosure complicates the claim process, causes delays and undermines fairness by driving up premiums for all travellers.

Medical Screening and Manual Underwriting

Go Insurance aims to provide cover wherever possible. When a traveller declares a pre-existing condition, the process is:

1. Initial Medical Screening (via Oskar)

- The traveller completes the online medical assessment.
- Most conditions are automatically assessed, and in most cases, an outcome is provided instantly.

2. Underwriting Review (if required)

- If an immediate decision isn't possible, our underwriting team reviews the case.
- We assess the traveller's health profile, claims risk, and comorbidities to determine whether cover can be offered.
- Sometimes, we may request additional information, such as specialist reports, recent test results or confirmation from the traveller's GP that they are fit to travel.

3. Outcome

- **Accepted:** Cover is offered, with an additional premium and/or conditions applied.
- **Declined:** If the traveller's risk profile falls outside our underwriting criteria, we are unable to offer cover.

No Cover if Medical Screening is Declined

If both the initial screening and our underwriting review result in a decline, Go Insurance is unable to provide a policy. This means no medical or non-medical benefits can be offered. While some other insurers take a similar approach, the decision is always made carefully and with a strong sense of duty of care.

This decision is never made lightly. Declining cover only occurs when:

- The traveller's health profile suggests a high likelihood of requiring emergency, complex or extended care overseas. Our duty of care means we must be confident appropriate treatment will be available if needed, considering factors such as how, where and when they are travelling.
- The expected treatment costs would exceed what the policy is designed to cover. Our duty of care extends to ensuring travellers can access appropriate treatment without unrealistic expectations of the policy.
- When multiple conditions occur together (comorbidities), the risk of complications rises significantly, and the traveller's health profile may fall outside Go Insurance's underwriting criteria.

If we cannot provide cover for a traveller's medical risk, it is important that they choose insurance that is right for their needs. In some cases, another provider may be able to offer a policy that includes both medical and non-medical benefits.

The Cost of Under-declaring

In the last 12 months, Go Insurance has paid out millions of dollars in claims where travellers:

- Did not declare existing medical conditions
- Understated the severity of their conditions
- Failed to disclose related comorbidities

Non-disclosure creates serious consequences. It complicates the claims process, causes delays and unnecessary stress for both you and your clients. It also results in unexpected costs that ultimately increase premiums for everyone. By making accurate medical declarations, travellers protect themselves, ensure smoother claims experience and support the long-term sustainability of the product.

Key Takeaways for Agents



- **Encourage full disclosure:** Remind travellers to declare all pre-existing conditions, including comorbidities.
- **Reassure travellers:** Let them know that if the online system can't decide, our underwriting team will personally review their case. If the outcome is a referral or decline, remind them it's based on underwriting criteria, not them personally.
- **Be clear about outcomes:** When a traveller's health profile falls outside our underwriting criteria, medical cover cannot be offered.
- **Highlight the risk of non-disclosure:** Failing to declare medical conditions can result in delays or claims not being paid.
- **Know when to escalate:** Contact Go Insurance Agent Support for guidance on complex cases or refer your client to us and we will manage the screening process.

Thank You for Your Support

We know these changes to the medical journey may mean adjusting the way you talk with travellers and we truly appreciate your support in putting them into practice. Our goal is to make this process as clear and straightforward as possible – and less daunting for you when discussing pre-existing medical conditions with travellers.

Go Insurance is committed to continually improving the medical journey to support both you and your customers and your feedback is invaluable.

Together, we can:

- Ensure travellers are properly covered
- Reduce claims disputes and unexpected surprises
- Build a stronger, more sustainable product for the future

If you have questions, suggestions, or feedback, please reach out to Agent Support at agents@goinsurance.com.au | Phone: 1300 819 888