Travel Pack travel insurance

Your pre-existing conditions upgrade schedule

Pack holder	BARRY KNAPP
Address	13 THE WILLOWS, HIGHWORTH, NEAR SWINDON, WILTSHIRE, SN6 7PG

This document includes the information you've given us and describes any cover you have for travel insurance claims arising from pre-existing medical conditions and is an endorsement which forms part of your contract of insurance.

It's important that all the information you've given us is complete and accurate. Medical treatment abroad can be very expensive. Incorrect or incomplete details could mean that we will not pay these costs. This could have serious financial implications for you. It could also mean that if you're ill before you travel, we may not pay a claim for cancelling the trip.

Pre-existing medical conditions

You've told us that one or more people insured by your Pack has pre-existing medical conditions. This section describes your cover.

Upgrade start date	30 June 2026
Upgrade end date	29 June 2027

What's covered

The travel insurance in your Pack is upgraded between the dates shown for each person listed below, to cover claims arising directly or indirectly from:

- ☑ The medical conditions you told us about, which are shown below
- ☑ Any changes to those conditions
- ☑ Any new symptoms, and any new diagnoses received by these insured person(s)

BARRY KNAPP	Cover from 30/06/2026 to 29/06/2027
Medical condition(s)	High cholesterol Para-umbilical hernia Varicose eczema
Premium	£60.00

Sarah Knapp	Cover from 30/06/2026 to 29/06/2027
Medical condition(s)	Diabetes mellitus Retinopathy Cholesterol levels
Premium	£60.00

All prices displayed include Insurance Premium Tax at the appropriate rate, where applicable.

What’s not covered

Unless you have a valid upgrade in place, we won’t cover any claim for any insured person arising directly or indirectly from:

- Any pre-existing medical condition
- Any symptoms for which a diagnosis has been sought but not yet received, that the insured person was aware of prior to booking a trip (or purchasing a Pack, whichever is later)

Whether you have a valid upgrade in place or not, there’s no cover for any claim for any insured person arising directly or indirectly from any of the following:

- Prescribed medication not being taken as directed
- Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor
- Travelling with the intention of seeking medical advice or treatment, undergoing medical investigations, or any complications or new conditions found as a result of that advice, treatment or investigation
- An insured person booking a trip or travelling when they have received a terminal prognosis

Information provided by you

Our decision(s) have been based on the answers you provided to the following questions

We asked	Do you, or does anyone else insured by your Pack, have any pre-existing medical conditions? By 'pre-existing medical condition', we mean any diagnosed illness, injury or disease where in the last 12 months, any of the following applies. An insured person has − Been prescribed medication, including newly prescribed or repeat medication − Received or is awaiting medical treatment, investigations or tests carried out by a medical professional − Been referred to, or had follow up with, a specialist or consultant − Been admitted to hospital or had surgery
You answered	Yes

BARRY KNAPP	High cholesterol	Has a blood test EVER at any time shown your cholesterol level to be raised?	Yes
		Have you ever been a smoker?	No
		Have you been advised to take medication for high blood pressure?	No
	Para-umbilical hernia	Has the hernia been corrected by surgery?	No, I have not had surgery
	Varicose eczema	Have you ever had a leg or foot ulcer?	No
		Have you ever had any of the following medical conditions?	You selected No - none of the above You didn't select Blocked or narrowed arteries in the legs or groin, Cellulitis of the foot or legs (infection of the skin), Diabetes

Sarah Knapp	Diabetes mellitus	How old is the person with this condition?	Over 16
		Do you take insulin for your diabetes?	Yes
		How many unplanned hospital admissions have you had for diabetes in the last 2 years?	0
		Have you ever been a smoker?	No
		Do you have (or have you had) any of the following medical conditions?	You selected Retinopathy (retinal eye damage) You didn’t select Amputation of leg, foot, toe or finger, Angina and/or heart attack and/or narrowed arteries of the heart, Impairment of kidney function, Leg or foot ulcers, Peripheral neuropathy (nerve damage), Peripheral vascular disease (causes poor blood supply to legs), Stroke and/or TIA (mini-stroke)
		Have you been advised to take medication for high blood pressure?	No
		Have you been advised to take medication to lower your cholesterol?	Yes

Retinopathy	Are you currently required to have a regular check-up for this condition?	Yes - and I attend my check-ups as advised
	How many unplanned visits to an eye specialist have you required in the last 12 months?	0
	Have you been advised that you will require surgery in the future?	No
Cholesterol levels	Has a blood test EVER at any time shown your cholesterol level to be raised?	Yes
	Have you ever been a smoker?	No
	Have you been advised to take medication for high blood pressure?	No

Important information about the upgrade

1. The pre-existing conditions upgrade begins on the start date shown for each insured person on this schedule. Cover will continue to the end date shown for each insured person, unless it is cancelled by you or us before then.

   The cover applies to each trip as follows
   - Cover for cancellation begins on the start date shown for each insured person, or the date of booking the trip (whichever is later). Cover for cancelling a trip ends on the end date shown for each insured person, or when the trip starts (whichever is sooner).
   - Cover under all other sections of the travel insurance applies for trips that begin during the dates shown for each insured person.
2. If an insured person is on a trip when their cover under your upgrade expires the cover will cease when the trip ends.
3. We'll contact you in writing at least 21 days before this upgrade expires. To continue cover (including for any trips already booked), you'll need to complete a new medical assessment to see if cover can be offered.
4. The upgrade is only valid if your Pack is active and you remain eligible for the travel insurance.
5. If you have a trip that was booked before the expiry date of your upgrade and we are unable to continue to cover your medical condition(s) you can make a cancellation claim for costs you've already paid that you can't recover elsewhere.
6. Our risk assessment system is updated on a regular basis. This might mean that the cover we offer and the premium we charge for your medical conditions may change, even if your

health has not changed.

Your cancellation rights

You have a statutory right to cancel any upgrade (or change to that upgrade) within 14 days from the day of purchase of the contract or the day on which you receive the schedule, whichever is later.
If you wish to cancel, you'll be entitled to a full refund of any premium paid provided no one insured by this Pack has travelled and there's been no claim or incident likely to give rise to a claim.
If you don't exercise your right to cancel, cover will continue in force and you will need to pay any premium due.
For cancellations outside this 14 day period no refund of premium will be made.