

## **PREMIER CORPORATE TRAVEL INSURANCE PRE EXISTING MEDICAL CONDITION COVERAGE**

**Your pre-existing medical conditions are automatically covered under the policy\* as long as:**

- Your journey is not undertaken against the advice of a doctor, the insured person is fit to travel and the insured person is not travelling to seek medical attention; and
- You are not suffering from a terminal condition which was diagnosed prior to the journey by a doctor, but only in respect of the terminal condition.

**We do not cover claims and costs:**

- Incurred for any medication for a condition that commenced prior to the commencement of a journey and the insured person has been advised to continue the medication during the journey;
- Incurred for routine or elective medical, optical or dental treatment or consultation;
- Incurred after the period of 24 months from the date the insured person dies or suffers a sickness or injury;
- Incurred for ongoing medical expenses after 24 months from the date of the injury or sickness. In respect of any insured person who is domiciled outside of New Zealand, there will be no cover for ongoing medical expenses back in their country of usual residence that are in excess of \$50,000 or after 24 months from the date of the injury or sickness, whichever calculation produces the lesser amount.

\*This excludes Section One – Personal Accident and Sickness and Section Twelve – Death By Natural Causes. Please refer to the Policy Wording for full terms and conditions.