

IMPORTANT NOTICE FOR ALL TRAVELLERS

Your attention is drawn to the following which appears on the front page of your policy wording. It is important that you read and understand these conditions, as failure to comply with them will result in a claim being turned down.

Pre – existing Medical Conditions – 00353 (0) 1 2247033

DISCLOSURE OF YOUR MEDICAL CONDITIONS	
Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.	
So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully:	
<p>Have you, or anyone who is insured under this policy ever been diagnosed or received treatment for:</p> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">Any heart or circulatory condition?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> <div style="margin-top: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">A stroke or high blood pressure?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> <div style="margin-top: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">A breathing condition (including Asthma)?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> <div style="margin-top: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">Any type of Cancer?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> <div style="margin-top: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">Any type of Diabetes?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> <div style="margin-top: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">Has your doctor altered your regular prescribed medication in the last 3 months?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> </div> </div> </div> </div> </div> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> <div style="margin-top: 5px; text-align: center;">No</div> </div> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> <div style="margin-top: 5px; text-align: center;">No</div> </div> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 00353 1 2247033</div> <div style="width: 10%; text-align: center;">Yes</div> </div> </div> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; width: 80%;">Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission) ?</div> <div style="width: 10%; text-align: center;">Yes</div> </div> </div> </div>	<div style="margin-top: 10px;"> <p>If you have answered yes to the questions on the left, you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.</p> <p>To enable us to consider your medical condition please contact travellers health check on 00 353 1 2247033 8am-8pm Monday- Friday 9am-5pm Saturdays</p> <p>Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. Should you decide not to pay the additional premium the existing medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.</p> <p>If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.</p> </div> <div style="margin-top: 20px;"> <p style="text-align: center; color: red;">BE AWARE!</p> <p>We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, business associate, person you are intending to stay with or friend, or any known or recognised complication of or caused by the existing medical condition.</p> </div>

IMPORTANT NOTICE REGARDING THE USE OF SNOWMOBILES

Certain resorts may offer you the opportunity to use snowmobiles and if you are considering allowing your group to participate in this activity your attention is brought to the following restrictions which apply with regards to your Topflight Travel Insurance:

Riding as a passenger (Medical Expenses)

There are no restrictions on the policy if the participant is a passenger on a snowmobile driven by someone else

Self Drive

If the participant is actually driving the snowmobile please note the following restrictions apply

Section J Personal Liability – You are not covered for claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, watercraft or any mechanically propelled conveyance. This cover should be provided by the company renting the snowmobiles

Please see your policy wording for full details of cover