



Enquires: Customer Service Centre on 1300 555 017

Please fax your completed medical appraisal form to 1300 657 127 or email travel-emc@nib.com.au.

Before completing the medical appraisal form, please ensure you have read the following information in conjunction with the policy booklet. This form is to be completed by each applicant. If you have insufficient space on the form provided, please provide additional information on a separate sheet.

Your duty of disclosure

Before you enter into, vary or extend an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984.

When we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

When amending or extending your contract of insurance, we will ask you specific questions about any change in your circumstances. You must tell us about any change to something you have previously told us, otherwise you will be taken to have told us that there is no change.

You have this duty until we agree to insure, amend or extend the contract. If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

We collect your personal information, and in some cases your sensitive information in order to issue, arrange and manage your travel insurance or to provide you with related services. We will only collect personal and sensitive information from you or from those authorised by you.

We may disclose your personal and sensitive information to third parties involved in the above process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, your and our agents and our related companies. Some of these third parties may be located in other countries such as the UK, Europe and USA.

Our Privacy Policy details how we collect, use, store and disclose your personal and sensitive information as well as how you can seek access to and correct your personal information or make a complaint. You may not access or correct personal information of others unless you have been authorised by them, or are authorised under law or they are your dependants.

By providing us your personal and sensitive information you consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If you don't provide all of the personal and sensitive information we've requested we may not be able to provide you with our services or products including being able to process your application for insurance.

Important information about pre-existing medical condition(s)

You **MUST** apply for cover and cover must be approved by us in writing prior to the issue of a Certificate of Insurance if:

- * you have a High Risk Existing Medical Condition; or
- * you require cover for any other existing medical condition other than those automatically covered; or
- * you are 80 years of age or over; or
- * you have answered yes to the question in the application regarding undergoing or having undergone or been referred for any tests or investigations into any undiagnosed or suspected medical condition.

We **WILL NOT PAY** any claim if you are aged 80 years or over at the time the Certificate of Insurance is to be issued or a claim arising as a result of, or exacerbated by, or consequential upon your existing medical condition **UNLESS** you have applied for cover, we have agreed to cover you and you have paid any additional amount payable we ask for. The amount payable may include administrative costs and any risk based surcharges applicable to your application.

Existing medical condition(s) are defined as:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the certificate of insurance; or
- b. any physical, mental illness or medical condition, pregnancy including a pregnancy complication or illness of the mother up to and including 26 weeks gestation, defect, illness or disease of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Annual Multi Trip Travel Plan also within 30 days prior to booking any trip.

Note: with respect to both parts a and b of this definition

*Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.

*This definition applies regardless of whether or not the condition, illness or disease displays symptoms.

*This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact on your travel plans.

*An illness or injury the signs and symptoms of which you first become aware of before you went on your trip and after the Certificate of Insurance has been issued is not considered an existing medical condition and you do not have to tell us about it.

High Risk Existing Medical Conditions

If you are applying for an International or Annual Multi Trip Travel Plan you must tell us if you or anyone in your travelling party has any of the following Existing Medical Conditions.

Cardiovascular/Cerebrovascular Diseases

- * Angina (Coronary Artery Disease/Ischaemic Heart Disease)
- * Myocardial Infarction (Heart Attack)
- * Cardiomyopathy
- * Cardiac arrhythmias (disturbances to the Heart rhythm)
- * Cerebrovascular Accident (CVA/Stroke/TIA Transient Ischaemic Attack)
- * Cardiac Valve Disease
- * Previous cardiac surgery (stents, Bypass Surgery, valve replacement, and pacemakers/Intracardiac devices)
- * Aneurysms
- * Peripheral Vascular Disease

Chronic Lung Diseases

- * Emphysema
- * Chronic Bronchitis
- * Bronchiectasis
- * Chronic Obstructive Airways Pulmonary Disease (COAD/COPD)
- * Pulmonary Fibrosis/Asbestosis
- * Cystic Fibrosis

Neurological Disorders

- * MS (Multiple Sclerosis)
- * Parkinsons Disease
- * Motor Neurone Disease
- * Muscular Dystrophy
- * Myasthenia Gravis
- * Traumatic Brain Injury

Other

- * Organ Transplants
- * Any Back condition, including chronic pain and/or surgery in the last 5 years
- * Any Condition for which you have undergone surgery or which has been under investigation within the last 12 months
- * Any Condition that is awaiting investigation or treatment
- * Any Cancer that was diagnosed within the last 5 years excluding non-melanoma skin cancers

The Following Medical Conditions Do Not Require You To Apply For Cover

Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions, cover is provided without application on all travel plans.

* Acne

* **Allergies** - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy

* **Anaemia** - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia

* **Asthma** - provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.

* **Bell's palsy**

* **Benign breast cysts**

* **Bunions**

* **Carpal tunnel syndrome**

* **Cataracts**- with no pending surgery or surgery in last 6 weeks

* **Coeliac disease**

* **Congenital blindness/deafness**

* **Diabetes mellitus types 1 and 2** provided you were not diagnosed within the last 12 months and where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications

* **Epilepsy** - you have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication

* **Glaucoma**

* **Goitre, hypothyroidism, Hashimotos disease, Graves disease**

* **Grommets** - if no current ear infection and no ear infection in the last 4 weeks

* **Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease**

* **High blood pressure (Hypertension) - stable**

* **High cholesterol (Hypercholesterolaemia)**

* **High lipids (Hyperlipidaemia)**

* **Hip and knee replacements** - if performed more than 9 months ago and less than 10 years ago, with no history of dislocation

* **Insulin resistance, impaired glucose tolerance**

* Incontinence

* **Macular degeneration**

* **Menopause**

* **Migraines** - except where you have been hospitalised in the past 12 months

* **Nocturnal cramps**

* **Osteoporosis** - where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition

* **Plantar fasciitis**

* **Pregnancy related conditions, including a pregnancy complication or illness of the mother up to and including 26 weeks gestation**

provided; there haven't been any pregnancy complications or illnesses in this pregnancy or any previous pregnancy; or this pregnancy hasn't been assisted by a medical reproductive program eg: IVF.

* **Raynaud's disease**

* **Trigeminal neuralgia**

* **Trigger finger**

* **Routine screening tests where no underlying disease has been detected.**

One Travellers Medical Appraisal Form per applicant needs to be completed and submitted, via our representative, for review by us. Once reviewed we:

- * may offer you insurance; and
- * may provide cover for an existing medical condition on either a full or restricted basis. An Assessment Number will be issued and you will be advised of the additional amount payable (refer to table below); or
- * will advise you that we are unable to insure an existing medical condition; or
- * may offer altered terms and conditions to the policy.

IF OFFERED, COVER FOR AN EXISTING MEDICAL CONDITION MUST BE TAKEN UP WITHIN 14 DAYS OF THE ASSESSMENT DATE OR PRIOR TO DEPARTURE, WHICHEVER OCCURS FIRST. AN ASSESSMENT NUMBER MUST APPEAR ON YOUR CERTIFICATE OF INSURANCE.

What Forms Need To Be Completed To Apply For Cover?

Cover for an Existing Medical Condition is not available to Australian Cancellation And Additional Expenses, Budget and Inbound Travel Plans or after departure.

TRAVELLERS MEDICAL APPRAISAL FORM

INTERNATIONAL TRAVEL PLAN (Residents of Australia)

0 - 79 YEARS WITH A HIGH RISK EXISTING MEDICAL CONDITION(S) OR REQUIRING COVER FOR ANY OTHER EXISTING MEDICAL CONDITION(S)

YES In some cases Doctor's Declaration to be completed

80 YEARS OR OVER REGARDLESS OF HEALTH

YES In some cases Doctor's Declaration to be completed

INTERNATIONAL TRAVEL PLAN (Non-residents of Australia)

0 - 69 YEARS WITH A HIGH RISK EXISTING MEDICAL CONDITION(S) OR REQUIRING COVER FOR ANY OTHER EXISTING MEDICAL CONDITION(S)

YES In some cases Doctor's Declaration to be completed

70 YEARS OR OVER REGARDLESS OF HEALTH

POLICY NOT AVAILABLE

ANNUAL MULTI TRIP TRAVEL PLAN

0 - 69 YEARS WITH A HIGH RISK EXISTING MEDICAL CONDITION(S) OR REQUIRING COVER FOR ANY OTHER EXISTING MEDICAL CONDITION(S)

YES In some cases Doctor's Declaration to be completed

70 YEARS OR OVER REGARDLESS OF HEALTH

POLICY NOT AVAILABLE

AUSTRALIAN TRAVEL PLAN (Residents of Australia)

ALL AGE GROUPS REQUIRING COVER FOR EXISTING MEDICAL CONDITION(S)

YES In some cases Doctor's Declaration to be completed

AUSTRALIAN TRAVEL PLAN (Non-residents of Australia)

0 - 69 YEARS REQUIRING COVER FOR ANY EXISTING MEDICAL CONDITION(S)

YES In some cases Doctor's Declaration to be completed

70 YEARS OR OVER REGARDLESS OF HEALTH

POLICY NOT AVAILABLE

Additional Amount Payable

Fees apply for cover for your existing medical conditions. Fees are discounted if you apply online. If you have not received an email from nib Travel inviting you to apply online and wish to do so, please contact the agent who provided this form.

Travellers Medical Appraisal Form

To Be Completed By Each Applicant

When complete forward this form to Medical Underwriting Department either by fax on 1300 657 127 or scan and email to travel-emc@nib.com.au

Quote #:

Applicant's Name:

Date of Birth:

Travel Agent's Name and Address
 TRAVEL INSURANCE COVER
 PO BOX 1435
 CROWS NEST NSW 1585

Flights Cruises Snow Sports Trekking

Male Female Height Weight

Trip Value Travel Dates To

Phone (Home/Mobile) Phone (Work)

Travel Plan Selected

Consultant Name
 TRAVEL INSURANCE COVER

Email

Agency Phone Agency Fax

02 9460 3812 02 9423 6968

What is the country or region you will be spending the majority of the trip?

In most cases if you answer the questions fully and accurately we will be able to process your application for travel insurance on the information supplied. In certain circumstances we may ask you to have our Doctor's Declaration completed by your usual Medical Practitioner before cover can be assessed.

Confidentiality: I understand that information provided on my medical application will be made available to the organisation selling this insurance and I give permission for them to have access to it. Yes No

If you don't consent to your selling agent having access to information about your medical condition/s please provide your email address to allow nib to transact directly with you.

GENERAL HEALTH QUESTIONS

Do you require any aid to assist with walking Yes No

Do you need oxygen, CPAP or have any other special travel requirements? Yes No

Have you been hospitalised in the last 12 months for any reason? Yes No

If yes to any of the above please give details:

Have you - Suffered from any form of heart condition? Yes No

- Suffered from any vascular condition, stroke or TIA? Yes No
- Suffered from any form of cancer or malignancy? Yes No
- Suffered from any respiratory conditions (including asthma)? Yes No
- Suffered from any psychiatric condition including stress, anxiety, depression or any other mental condition? Yes No

Are you - Travelling to obtain medical treatment? Yes No

- Suffering from a terminal condition or registered with palliative care? Yes No
- Suffering from metastatic cancer or secondaries? Yes No
- Awaiting any medical tests/investigations or treatment? Yes No
- Suffering from any other medical condition? Yes No
- Pregnant? Yes No

NOTE: IF THERE IS INSUFFICIENT SPACE ON THIS FORM ATTACH A SEPARATE SHEET.

Quote #:

A. HEART CONDITIONS

What is the heart condition?

If you have been referred to a specialist for this condition, how often are you seen?

Please give details, including dates of any of the following: heart attack, heart failure, cardiomyopathy, ventricular failure, valve disease, bypass surgery, angioplasty or stenting, valve replacements or any other corrective heart surgery.

Please give details of any proposed surgery, tests or treatment.

Please give a brief history of the condition and how it affects you.

What is your treatment? Please include all medications you are currently taking.

B. VASCULAR CONDITIONS

What is the vascular condition?

If you have been referred to a specialist for this condition, how often are you seen?

Please give details, including dates of hospitalisation for any vascular condition, or for any strokes, TIA (transient ischemic attack), peripheral vascular disease or aneurysm, pulmonary embolus, deep vein thrombosis (clot), carotid artery surgery, angioplasty, stenting or any other corrective surgery.

Please give details of any claudication (pains in the legs due to vascular disease) or lower limb ulcers.

Please give details of any proposed surgery, tests or treatment.

Please give a brief history of the condition and how it affects you.

What is your treatment? Please include all medications you are currently taking.

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Quote #:

C. RESPIRATORY CONDITIONS

What is the respiratory condition?

If you have been referred to a specialist for this condition, how often are you seen?

Please give details of bronchitis or chest infections that occur with asthma.

Please give details of how often and when you last required antibiotics and/or cortisone (prednisolone) for a respiratory condition.

Are you a smoker? - if yes how many cigarettes do you smoke a day?

Please give details of any proposed surgery, tests or treatment.

Please give a brief history of the condition and how it affects you.

What is your treatment? Please include all medications you are currently taking.

D. PREGNANCY

Are you currently pregnant?

 Yes No

Due Date

 / /

How many weeks will you be when you travel?

Was the pregnancy assisted by artificial reproductive techniques, eg IVF?

 Yes No

If yes please give details.

Please give details if you have suffered any pregnancy related complications either in this or in previous pregnancies.

Please give details if you have had previous miscarriages.

Please give details of any special recommendations made by your doctor in regard to this trip.

NOTE: IF THERE IS INSUFFICIENT SPACE ON THIS FORM ATTACH A SEPARATE SHEET.

Quote #:

E. CANCER

What is the condition?

If you have been referred to a specialist for this condition, how often are you seen?

Please give details of any proposed surgery, tests or treatment.

Please give a brief history of the condition and how it affects you.

What is your treatment? Please include all medications you are currently taking.

F. MEDICAL CONDITION

What is the condition?

If you have been referred to a specialist for this condition, how often are you seen?

Please give details of any proposed surgery, tests or treatment.

Please give a brief history of the condition and how it affects you.

What is your treatment? Please include all medications you are currently taking.

G. UNDIAGNOSED OR SUSPECT CONDITION

Please give details of any tests, investigations, doctors visits or referrals to specialists you would like to disclose.

Please give details if any of these tests, investigations, doctors visits or referrals have been completed.

Please give details if you know the results.

Please give details if you have been told the purpose of the tests, investigations, doctors visits or referrals to specialists.

What possible diagnosis has the doctor told you could be the outcome of the above investigations etc?

NOTE: IF THERE IS INSUFFICIENT SPACE ON THIS FORM ATTACH A SEPARATE SHEET.

Declaration

I have read and retained a copy of the PDS. I consent to the collection, use and disclosure of my health information for the purposes outlined in the Privacy section of the PDS. I agree that I will not be covered for any Existing Medical Condition unless the insurance company has agreed to insure those conditions. I agree that cover will not include replacement medication or maintaining a course of treatment commenced before the trip. I understand that should cover be given for any Existing Medical Condition, it will be for UNEXPECTED TREATMENT ONLY.

Signature

Date