

## **Fortis Insurance Co. Ltd**

### **Contract of Travel Insurance**

#### **DECLARATION:**

The COMPASS insurance policy contains health restrictions. You must be able to make the following declaration for yourself, anyone travelling with you, a close relative or business associate, on whom the trip will depend:

#### **For you, or anyone travelling with you:**

As far as I know the following apply:-

1. Nobody is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigations.
2. Nobody has received treatment, other than regular medication, in the last 12 months for:  
Any blood disorder  
Any form of cancer, leukaemia or tumour  
A transplant  
Any psychiatric illness  
Dialysis treatment  
Dementia
3. Nobody has any breathing or heart problems which have needed hospital treatment more than once in the last 12 months.
4. Nobody has been seen by a specialist in the last three months (other than for regular check ups) or been admitted to a hospital overnight.
5. Nobody has been diagnosed by a registered doctor as having a terminal condition.
6. I do not know of any other reason (other than medical) why the trip is likely to be cancelled or cut short.
  - If you, or anyone travelling with you, cannot agree with this declaration when you take out the insurance, you must phone the Fortis Health Line on 08701 222 038 quoting scheme code CT1. Do this at the time of taking out the insurance and they will tell you if we can give cover. If you cannot contact them at the time of buying this insurance, you must contact them within 14 days, but before you travel. They will tell you if they need any more information.
  - If there is a change in your medical condition, or the medical condition of anyone travelling with you (after you have taken out this insurance, but before you travel) and you can no longer agree with the declaration, you must contact the Fortis Health Line immediately on 08701 222 038 quoting scheme code CT1. They will tell you if cover can continue. If We cannot continue cover, you may claim for the cost of cancelling at that time.

#### **For a close relative or business associate who is not travelling and whose health may affect the trip:**

If at the time of taking out this insurance (or booking the trip if this was later), your close relative or business associate had a medical condition for which he or she:

- Was receiving treatment at a hospital
- Was waiting for a hospital consultation or treatment
- Had been given a terminal prognosis or been told that their condition is likely to get worse in the next 12 months:

We will not pay for any problem which has anything to do with that medical condition.

For multi-trip cover, you must agree with this declaration each time you book a trip.

#### **Important:**

I have read the declaration and as far as I know I can agree with the statements above. If I have not been able to agree with all the statements contained in the declaration, I have contacted the Fortis Health Line who have accepted cover and given me a reference number.