

15/12/2023

Medical assessment number: 814650458

Dear **Jenny STEPHENSON**,

Thank you for completing an assessment with us on the 15/12/2023 for your trip to Non-RHA Europe - East.

Your assessment outcome is based on information you have provided to us and a copy of the assessment including your answers is attached to this letter.

As a first step, we ask that you carefully **CHECK** the assessment.

If you did not understand the questions or are unsure of any of the answers you have provided, please ask your doctor and let us know immediately to ensure we have made the correct assessment.

If your assessment contains any incorrect information about your medication condition/s, please also let us know immediately to ensure we have made the correct assessment. In some instances, we may recommend a new assessment.

What do I need to know about cover for existing medical conditions?

It's important to know that Cover-More travel insurance policy will only cover your existing medical conditions which have been assessed by us and are covered as approved medical conditions in this letter. Your assessment reference number for these conditions (shown at the top of this letter) also needs to appear on your certificate of insurance with us for these conditions to be covered.

An additional premium is also required to be paid before we can provide cover for your approved condition/s. If you have not already paid this premium, please contact your travel consultant, or speak to us on 1300 72 88 22 to obtain a quote and to add this cover to your policy.

For more information on how we assess and treat Existing Medical Conditions refer to the terms and conditions in your combined FSG/PDS.

What is the outcome of my assessment?

Approved conditions

We would be delighted to support you on your forthcoming trip. Your application has been approved for the following condition/s:

- Osteoporosis

Travel Insurance · Medical Assistance

Cover-More Insurance Services Pty Ltd
ABN 95 003 114 145 AFSL No.241713
Private Bag 913, North Sydney NSW 2059 Australia
Phone: 1300 72 88 22 Fax: 02 9202 8001
enquiries@covermore.com.au www.covermore.com.au
Limits, sub-limits, terms and conditions apply. Please consider your needs, financial situation and the combined FSG/PDS before deciding to buy this insurance. When providing insurance services, Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713, acts on behalf of the insurer.

What's next?

Yes, I would like to accept cover for my approved existing medical conditions.

- If you have purchased a Cover-More travel insurance policy and the medical assessment number (shown above) **does appear** on your certificate of insurance, then cover is already included for your approved conditions. No further action is needed; you're ready to go!
- If this medical assessment number **does not appear** on your certificate of insurance, please get in touch with us or contact your travel consultant to arrange payment of the additional premium required as soon as possible.
- If you do not yet have a Cover-More travel insurance policy, please call us or contact your travel consultant to arrange cover.

No thanks, I do not require cover for my existing medical conditions. But I would still like to purchase a Cover-More policy for my trip.

Of course. You can purchase a travel insurance policy without cover for your existing medical conditions. Simply call us, or your travel consultant.

If you do not need cover for your existing medical condition/s, please be aware that you are choosing to exclude cover for these condition/s and there will not be any cover for claims directly or indirectly arising from or exacerbated by any existing medical condition/s that you may have. You, or any other person insured on your policy, would be liable in the event of a claim in connection with your existing medical condition/s.

How long is this assessment valid for?

Your current medical assessment is valid for 30 days from 15/12/2023 and if you wish to purchase cover for these approved conditions they must be added to your policy prior to departure. If you change your mind prior to your assessment expiry date and before departure you can contact us to add this cover to your policy.

Kind regards

Travel Insurance - Medical Assessment Team

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Assessment date: 15/12/2023

Re: Medical assessment #: 814650458

Pre-assessment questions - you have confirmed the following with us:

- You are not travelling against medical advice.
- You are not travelling to seek advice, treatment or review or to participate in a clinical trial.
- You are not travelling to seek or receive routine or cosmetic medical or dental treatment or surgery.
- You are not experiencing any signs or symptoms where a medical diagnosis has not been sought e.g. chest pain, shortness of breath, a persistent cough or unexplained bleeding
- You agree and authorise us to send the medical information provided in this assessment to the email or postal address provided at the time the policy is purchased.

Please carefully check that the answers you have provided to our questions below are correct. If you have not listed all of your conditions, or if you are unsure of any of the answers to our questions, please confirm these with your doctor.

If any of the information below in relation to your condition/s and answers to questions is incorrect, please contact us immediately otherwise the cover for any approved condition/s in this letter may be invalid.

Questions and answers to your conditions assessed

Osteoporosis

Our question:	Your answer:
1. How many broken bones and/or fractures have you had in the last 5 years?	0
2. Are you currently under medical supervision for any fractures or broken bones?	No
3. Have you had a joint replacement as a result of any fracture?	No
4. Have you had any spinal and/or compression fractures AFTER you were diagnosed with this condition?	No

Thanks for ensuring that all of the information supporting your assessment is true and correct.

End

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