

Word or term	Meaning
Trip	<p>In the case of the Comprehensive and Essentials Plans: it means travel during the period between the departure date and the return date listed on your Certificate of Insurance. The trip must start or end at your home in Australia.</p> <p>In the case of the Annual Multi Trip Plan, trip(s) means any travel up to 45 days in duration between the departure date and return date shown on your Certificate of Insurance. Each trip must:</p> <ul style="list-style-type: none"> ■ Start and end at your home in Australia, and ■ Be to a destination of at least 200km from your home in Australia, and ■ Include travel by either pre-paid scheduled public transport or hire car, or include at least one night of pre-booked publicly available accommodation. <p>The period of travel cannot be altered without our consent.</p>
Unattended	<p>leaving your luggage or personal effects:</p> <ul style="list-style-type: none"> ■ in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken; or ■ with a person who is not a member of your travelling party or working for your carrier or accommodation provider.
We, our, us	nib Travel Services (Australia) Pty Limited ABN 81 115 932 173 AFSL No 308461, who deal with you as an agent of the insurer, Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921.
You, your, yours, yourself	the people listed in the Certificate of Insurance.

Existing medical conditions

The definition of **existing medical condition** applies to **you** where, at the time **you** buy **your** policy, **you** or a reasonable person in the same position could be expected to have been aware of the condition. It also applies to claims **you** make that **arise** from the **existing medical condition(s)** of **your travelling party**, a **close relative**, and **your** business partner.

There are exclusions that may apply to claims **arising** from **existing medical condition(s)**.

If **you** have an **existing medical condition** that is not automatically covered, **you** must complete a medical screening at the time **you** buy **your** policy. If **we** agree to offer **you** cover for **your existing medical condition(s)**, these can be added to **your** policy under the **Specified medical conditions** option for an additional premium.

(This option is not available with the Essentials Plan.)

What's an existing medical condition?

An **existing medical condition** is any medical condition which:

- at the time **you** buy **your** policy is:
 - ◆ **chronic**; or
 - ◆ displaying symptoms; or
 - ◆ under investigation; or
 - ◆ pending follow-up consultation, treatment or surgery; or where these are recommended or planned; or
 - ◆ metastatic; or
 - ◆ terminal; or
- in the six months prior to the time **you** buy **your** policy there has been:
 - ◆ treatment by a **medical practitioner**; or
 - ◆ medication prescribed; or
 - ◆ surgery.

Getting cover for existing medical conditions (the "Specified medical conditions option")

A number of the most common medical conditions are automatically covered by **your** policy. Even if **your existing medical condition** isn't automatically covered, in many cases **you'll** still be able to get cover on application. Here's what **you** need to do:

1. Check if **your** condition is an automatically covered condition:

We'll automatically cover **you** for over 40 medical conditions. If **your existing medical condition** is on the list of **Automatically covered conditions**, and **you** satisfy all the criteria related to that condition, **you're** covered for events that **arise** from that condition as part of **our** standard cover.

2. Apply to add any conditions that aren't automatically covered as **specified medical conditions** (this option is not available with the Essentials Plan):

If **you** have one or more **existing medical conditions** that aren't automatically covered, **you** must let **us** know at the time **you** buy **your** policy and complete a medical screening. **We'll** ask **you** some questions about **your** health and then determine whether **we** can offer **you** cover and, if so, on what terms.

In many cases, **we** expect that **we'll** be able to offer **you** cover for **your existing medical condition(s)** for an additional premium. If **you** choose to pay the additional premium, the condition becomes a **specified medical condition** covered under **your** policy, and the premium and any additional **excess** will be shown on **your** Certificate of Insurance. **You'll** then be covered for events that **arise** from the **specified medical condition(s)**.

What happens if you choose not to get cover for your existing medical condition?

If **you** have an **existing medical condition** that's not automatically covered under **your** policy or added to **your** policy as a **specified medical condition**,

then **you** won't be covered for any claim that **arises** from that **existing medical condition**.

Automatically covered conditions

We automatically cover **you** for over 40 **existing medical conditions** which may exist at the time **you** buy **your** policy. **Your** medical condition is classified by **us** as an automatically covered condition if it's listed in the table below, provided that **you** satisfy all criteria listed for that condition. **You** must read this section together with the General exclusions, as these may affect **your** cover.

Medical condition	Criteria
Acne	You haven't received treatment for your acne from a medical practitioner in the three months prior to buying your policy.
Allergies	You follow advice in accordance with your medical practitioner (such as to carry EpiPens, antihistamines/ other preventative medication at all times) and, at the time you buy your policy, you : <ul style="list-style-type: none">■ have no other known or underlying respiratory conditions or diseases (for example, asthma); and■ have not required treatment from a medical practitioner for your allergies in the last six months.
Anaemia (Iron Deficiency)	No criteria apply.
Asthma	At the time you buy your policy, you : <ul style="list-style-type: none">■ are under 60 years of age;■ have no other known or underlying respiratory conditions (including sleep apnoea);■ haven't required cortisone medication, except taken by inhaler or puffer; and■ haven't required hospitalisation for asthma in the last two years, including as an outpatient.
Bell's Palsy	No criteria apply.
Benign Positional Vertigo	At the time you buy your policy, you haven't required hospitalisation for benign positional vertigo in the last two years, including as an outpatient.
Bunions	At the time you buy your policy, you haven't had surgery for bunions in the last three months and have no surgery planned.
Carpal Tunnel Syndrome	At the time you buy your policy, you haven't had surgery for carpal tunnel syndrome in the last three months and have no surgery planned.

Medical condition	Criteria
Cataracts	At the time you buy your policy, you have no ongoing complications, haven't had surgery for cataracts in the last three months, and have no surgery planned.
Coeliac Disease	At the time you buy your policy, you haven't required hospitalisation for coeliac disease in the last two years, including as an outpatient.
Congenital Blindness	No criteria apply.
Congenital Deafness	No criteria apply.
Diabetes Mellitus (Types I and II)	At the time you buy your policy, you : <ul style="list-style-type: none"> ■ were diagnosed more than six months ago; ■ haven't had any complications in the last six months; ■ have no eye, kidney, nerve or vascular complications; ■ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ■ have no known cardiovascular/coronary heart disease.
Dry Eye Syndrome	No criteria apply.
Ear Grommets	At the time you buy your policy, you have no current ear infection.
Epilepsy	At the time you buy your policy, you've : <ul style="list-style-type: none"> ■ no underlying medical conditions (for example, previous head trauma, stroke); ■ not changed your medication regime for epilepsy in the last 12 months; and ■ not required hospitalisation for epilepsy in the last two years, including as an outpatient.
Folate Deficiency	No criteria apply.
Gastric Reflux	Your gastric reflux doesn't relate to another underlying diagnosis (examples: hernia or gastric ulcer).
Glaucoma	At the time you buy your policy, you have no ongoing complications, haven't had surgery for glaucoma in the last three months, and have no surgery planned.
Goitre	The underlying medical cause excludes tumour.
Graves' Disease	At the time you buy your policy, you haven't received treatment from a medical practitioner for Graves' disease in the last six months.

Medical condition	Criteria
Hashimoto's Disease	The underlying medical cause excludes tumour.
Hiatus Hernia	At the time you buy your policy, you haven't had surgery for hiatus hernia in the last six months and have no surgery planned.
Hypercholesterolemia/ Hyperlipidaemia (High Cholesterol / High Lipids)	Provided you have no cardiovascular/coronary heart disease.
Hypertension (High Blood Pressure)	Provided at the time you buy your policy: <ul style="list-style-type: none"> ■ you have no known cardiovascular/coronary heart disease; and ■ your current blood pressure reading is lower than 165/95.
Hypothyroidism (underactive thyroid)	The underlying medical cause excludes tumour.
Hyperthyroidism (overactive thyroid)	The underlying medical cause excludes tumour.
Impaired Glucose Tolerance	At the time you buy your policy, you : <ul style="list-style-type: none"> ■ were diagnosed more than six months ago; ■ haven't had any complications in the last six months; ■ have no eye, kidney, nerve or vascular complications; ■ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ■ have no known cardiovascular/coronary heart disease.
Incontinence	You have no underlying gastrointestinal or urinary condition.
Insulin Resistance	At the time you buy your policy, you've : <ul style="list-style-type: none"> ■ no known cardiovascular/coronary heart disease; and ■ not required hospitalisation for insulin resistance in the last two years, including as an outpatient.
Iron Deficiency	No criteria apply.