

# Pre-Existing Condition

## Business Travel Insurance

CHUBB®



**Pre-Existing Condition** means:

- any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or dentist in the 12 months immediately prior to the Covered Person's Journey; or
- a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware at the time of booking their Journey.

The Business Travel Insurance Policy does not exclude Medical Expenses and/or medical evacuation expenses (Section 4) which are incurred as a result of a Pre-Existing Condition, provided the Covered Person:

- is fit to travel; or
- is not travelling against a Doctor or Dentist's advice; or
- is not travelling to seek medical attention for a Pre-Existing Condition; or

is not seeking reimbursement for any medication or ongoing treatment for a Pre-Existing Condition and for which such medication or treatment that they

have been advised by their Doctor to continue during travel\*.

Please read the terms, conditions and exclusions of the Policy.

### **Some examples of Pre-Existing Condition Exclusions**

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#### **Section 1 -**

##### **Personal Accident & Sickness**

Section 1 - Personal Accident & Sickness does not cover any Events or benefits which are directly or indirectly related to a Pre-Existing Condition are excluded\*.

Please read the terms, conditions and exclusions of the Policy.

#### **Section 4 -**

##### **Medical, Evacuation and Additional Expenses**

Section 4 - Medical, Evacuation and Additional Expenses; no expenses are payable where a Journey is undertaken:

- for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
- incurred for any medication or ongoing treatment for a Pre-Existing Condition and for which such

## Accident & Health

medication or treatment the Covered Person has been advised by their Doctor to continue during travel; or

- incurred directly or indirectly in relation to a Covered Person's terminal condition which was diagnosed by a Doctor prior to the Journey commencing\*.

Please read terms, conditions and exclusions of the Policy.

### **Section 6 -**

#### **Cancellation and Disruption**

Section 6 - Cancellation and Disruption; no expenses or benefits payable where:

- a Journey is planned and/or undertaken for the purpose of the Covered Person seeking medical attention for a Pre-Existing Condition; or
- expenses are incurred directly or indirectly in relation to a terminal condition of the Covered Person which was diagnosed by a Doctor prior to a Journey commencing, or prior to the Journey being booked where the claim is for Loss of Deposits\*.

Please read terms, conditions and exclusions of the Policy.

### **Section 7 -**

#### **Alternative Employee/Resumption of Assignment Expenses**

Section 7 - Alternative Employee/Resumption of Assignment Expenses no expenses are payable that are:

- incurred where a Journey is undertaken for the purposes of the Covered Person to seek medical attention for Pre Existing Condition; or
- incurred directly or indirectly in relation to a Covered Person's terminal condition which was diagnosed by a Doctor prior to the Journey being booked are excluded\*.

Please read terms, conditions and exclusions of the Policy.

#### **Age Limitations**

In respect to each Covered Person aged ninety (90) years or over at the time of loss any loss under any section of the Policy as a direct or indirect result of a Pre-Existing Condition(s) is excluded.\*

Please read the term, conditions and exclusions of the Policy.

\* Terms, conditions, limits and exclusions apply.

### **About Chubb in Australia**

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au)

### **Contact Us**

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**Chubb. Insured.<sup>SM</sup>**

Chubb Travel Insurance is issued and underwritten by Chubb Insurance Australia Limited ABN 23 001 642 020, AFSL No. 239687 (Chubb). This policy has been issued as a Group Corporate Travel Policy to the Australian Salaried Medical Officers' Federation (ASMOF). Chubb only provides general advice and does not consider your objectives, financial situation or needs. To decide if this product is right for you, read the [Chubb Business Travel Insurance Policy Wording and Product Disclosure Statement \(PDS\)](#) and the [Scott & Broad | Clark Pacific Financial Services Guide \(FSG\)](#).

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