Pre-existing medical condition means

(a) any illness, disease or other condition, including symptoms thereof suffered by **you**, **your relative**, business associates, or **travelling companion**, which in the 1 year period before **you** applied for insurance:

(i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or

(ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or

(iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.

(b) any congenital, hereditary, chronic or ongoing condition of **yours**, **your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** applied for insurance.

The medical conditions which follow are not **pre-existing medical conditions** provided there are no planned medical procedures, and there have been no complications or exacerbations of these conditions within the last six (6) months. In all other circumstances, **pre-existing medical condition** will not be covered under this Policy.

Acne	**Hayfever**
Allergies	**Haemorrhoids**
Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months)	**Hiatus Hernia**
Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem)	**Hip/Knee Replacements** (performed more than 12 months ago and no ongoing treatment or residual problem)
Cataracts	**Hypothyroidism**
Coeliac Disease	**Insomnia**
Eczema	**Menopause / HRT**
Essential Tremor	**Restless Leg Syndrome**
Gastic Reflux	**Tinnitus**
Glaucoma	**Varicose veins**