

Health conditions

This policy contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you but on whose health the trip may depend (this would include a relative or a close business associate). In particular, we do not cover medical problems which you or they had before the cover started.

If after you have paid your insurance premium you are diagnosed with a medical condition or if you receive in-patient medical you do not have a duty to disclose details of your change in circumstances to BudgetAir.co.uk Travel Insurance Customer Services before your trip.

Provided you were not aware of the medical condition and you were not aware you would need to receive medical treatment or undergo investigations at the date you paid your insurance premium, cover will continue under the existing terms of the policy. However, if you are no longer able to travel on your forthcoming trip due to your change in circumstances, you would be entitled to make a claim under section A (Cancelling your trip) for your costs which cannot be recovered from elsewhere.

Please see the *Changes to your health after purchasing your policy* section on page 9 of the policy wording and *General exclusions* number 1 to 3 on page 14 of the policy wording for further details.