

## ***Pre-Existing Conditions - Health***

Health insurance policies are designed to cover health conditions arising after the commencement of the policy, rather than health conditions existing before the commencement of the policy. **Pre-existing conditions are generally excluded from cover.**

### ***What is a pre-existing condition?***

Each policy will contain its own definition for "***pre-existing condition***". It is important to note that, while you may not consider that the health condition requiring treatment is a pre-existing condition, the policy will define what the insurer regards as a pre-existing condition. **Read your policy carefully** to determine what is a pre-existing condition and how the policy treats pre-existing conditions.

Generally, a pre-existing condition is any **health condition** or **symptoms**, of which **you were aware**, or for which you had sought **medical treatment** or **advice**. This includes any health condition/s, which had not necessarily been diagnosed, but of which you had **symptoms**.

### ***Disclosure of pre-existing conditions***

When you apply for health insurance, the insurer relies on you to tell it about all pre-existing conditions, so it can decide what terms and conditions to offer. If you disclose a pre-existing condition, the insurance company may treat it in one of the following ways:

1. offer cover for the condition, subject to an additional premium;
2. permanently exclude cover for the condition; or
3. exclude the condition from cover for a set period of time, i.e. 3 years.

### ***Claims for undisclosed pre-existing conditions***

If you do not tell the insurer about a pre-existing health condition, or symptoms, and you make a claim for it, or anything related to it, the insurer will probably decline the claim. This is because the policy excludes cover for pre-existing conditions which the insurer has not been told about and which it has not agreed to cover. This means that a condition, which develops after the policy commencement, will be excluded if it relates to a pre-existing condition.

Therefore, it is very important to accurately disclose all health conditions and symptoms when applying for health insurance; otherwise, if you make a claim for a pre-existing condition, it will probably be declined.

### ***Be Aware!***

If you currently have a health insurance policy and you are considering changing to another insurer, then you need to think very carefully about whether the other company will cover your pre-existing conditions. Often, you may have developed conditions, or symptoms of a condition, which would be covered if you remained with your current health insurer. But if you change policies, you might later discover your new policy does not cover the relevant condition.

## ***Pre-Existing Conditions - Travel***

### ***What is a pre-existing condition?***

Each policy will contain its own definition for "***pre-existing condition***". It is important to note that, while you may not consider that the health condition requiring treatment is a pre-existing condition, the policy will define what the insurer regards as a pre-existing condition.

Generally, a pre-existing condition is any **health condition** or **symptoms**, of which **you were aware**, or for which you had sought **medical treatment** or **advice**, within 6 months prior to the date the policy is issued. This includes any health condition/s, which had not necessarily been diagnosed, but of which you had **symptoms**, as well as any ongoing medical conditions or disabilities.

### ***Disclosure of pre-existing conditions***

When you apply for travel insurance, the insurer will ask for information about any pre-existing conditions, to assess the risk you present and decide whether to offer you cover for them. The insurer may decide to exclude cover for the pre-existing conditions, or offer cover, sometimes with an additional premium. Each insurer will treat pre-existing conditions differently. Also, you generally need to disclose conditions that develop after you apply for cover, but before departure.

### ***Claims for undisclosed pre-existing conditions***

If you do not tell the insurer about a pre-existing health condition, or symptoms, and you make a claim for it, or anything related to it, the insurer will probably decline the claim. This is because the policy excludes cover for pre-existing conditions which the insurer has not been told about and which it has not agreed to cover. In addition, some insurance policies also contain exclusions for claims relating to pre-existing conditions of close family members. The pre-existing condition exclusion generally affects the entire cover provided by the policy and not just medical expenses.

### ***Tips for travel insurance***

When arranging travel insurance, be very careful to accurately disclose all health conditions, or symptoms, of which you were aware, otherwise you will probably not have cover for the condition.

**Read your policy carefully** to determine what is a pre-existing condition and how the policy treats pre-existing conditions.

Insurance & Savings Ombudsman  
P O Box 10-845  
Wellington  
Phone: 04 499 7612  
Fax: 04 499 7614  
Freephone: 0800 888 202  
Website: [www.iombudsman.org.nz](http://www.iombudsman.org.nz)  
Email: [info@iombudsman.org.nz](mailto:info@iombudsman.org.nz)

