

Pre-existing Conditions:

As per page 5 of the policy wording document to be read in conjunction with this:

Any condition, disease, illness or injury, secondary or associated complaint where You have sought or received advice, Treatment, therapy, been submitted to a special diet or shown symptoms in the two years prior to Your Effective Date (whether or not the condition has been diagnosed).

Additional consider the following 5 questions:

1. **Has the client had any symptoms in the last 2 years?**
2. **Are they currently taking medication for any condition, or have they done so in the last 2 years?**
3. **Have they had any treatment in the last 2 years?**
4. **Have they been subjected to a special diet in the last 2 years?**
5. **Have they seen a doctor for any illness or injury in the last 2 years?**

If the answer is **'yes'** to any of these then it would be considered 'pre-existing'. Then they would have to be symptom, medication, treatment, special diet, or medical supervision free for 2 years FOLLOWING the effective date for the condition to be considered.

If the answer is **'no'** to these questions, then they would be covered from day one.