

AA Travel Insurance

Existing Medical Conditions

Effective 1 December 2025



We understand that it can be uncomfortable to talk about existing medical conditions, however, it is important you disclose any and all existing medical conditions when taking out AA Travel Insurance.

Our policies do not cover claims related to, or worsened by, an existing medical condition, or new infections outside the automatically included conditions if all of the criteria in the Policy Wording is met. However, if you apply and we approve, you can get cover for your medical condition, but an extra premium may be required.

What existing medical condition means

In the Policy Wording, an existing medical condition means a disease, illness, medical or dental condition, or physical defect that, at the relevant time, you were aware of, or that a reasonable person in your situation could be expected to have been aware of, when all relevant factors are considered, including if it meets any of the criteria below:

- The condition or defect has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- The condition or defect requires any:
 - prescription medication from a qualified medical practitioner regular review or check-ups ongoing medication for treatment or risk factor control consultation with a specialist.
 - The condition or defect has been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system, or cancer.
 - The condition or defect has required surgery involving the abdomen, back, brain, joints, or spine that required at least an overnight stay in hospital.
- The condition or defect is one or more of the following:
 - chronic or ongoing (whether chronic or otherwise) and medically documented under investigation pending diagnosis pending test results.

What 'relevant time' means For Single Trip policies, relevant time means the time of issue of the policy. For Annual Multi-Trip policies, relevant time means the later of:

- the time the policy is issued
- the first payment for any part of the relevant trip.

We do not cover all existing medical conditions

This policy does not provide cover for claims that result from, or made worse by:

- conditions resulting from drug or alcohol use or being drug or alcohol dependent
- travel booked or undertaken against the advice of any medical practitioner
- routine or cosmetic medical or dental treatment or surgery during the *journey*, even when we've approved your *existing medical condition*
- conditions for which you're travelling to seek advice, treatment or review, or to participate in a clinical trial.

No cover for undiagnosed or unconfirmed medical conditions

We don't cover any medical condition where you are still awaiting a formal diagnosis, or experiencing symptoms where you haven't yet seen a doctor, or are awaiting to see a specialist for. This also means you cannot complete a medical assessment for the conditions you do know about or have a proper diagnosis for. But the good news is you can still purchase a policy for all other benefits (as long as you've been given the okay to travel by your doctor). And if you do get a diagnosis before you depart on your journey - you can complete a health assessment at that time, and if approved, you can add the cover to your policy.

This includes symptoms like chest pain, shortness of breath, ongoing pain, persistent cough, or unexplained bleeding, even if not yet diagnosed.

You can still access the other benefits of your policy, but no cover will be available for existing or undiagnosed conditions unless we approve them through a health assessment before you travel. An extra premium may apply.

We automatically include some existing medical conditions

We can automatically include some conditions as long as you meet the following 5 point criteria. If you have any existing medical condition that's not listed on the table below, then you're not eligible for Autocover, and will need to complete an assessment and declare all your conditions:

- all your existing medical conditions are on this list
- you have not been hospitalised or required treatment by a medical practitioner in the last 12 months for any of the listed conditions
- you're not under investigation for any of the listed conditions
- you're not waiting on investigation, surgery, treatment or procedures for any of the listed conditions
- your condition satisfies the criteria noted in the table.

All timeframes are measured using the relevant time, unless noted otherwise.

Existing medical conditions that we automatically include

Condition	Criteria
Acne	No additional criteria.
Allergy	In the last six months, you haven't required treatment by a medical practitioner for this condition. You have no known respiratory conditions (such as asthma).
Anxiety	You have not been diagnosed with depression in the last three years. In the last 12 months, your prescribed medication hasn't changed. You're not currently waiting to see a mental health clinician (such as a psychologist or psychiatrist). You've never been required to cancel or curtail your travel plans due to your anxiety.
Asthma	You're less than 60 years old when you buy the policy. In the last 12 months, you haven't had an asthma exacerbation requiring treatment by a medical practitioner. You've been a non-smoker for at least the last 18 months. You don't need prescribed oxygen outside of a hospital. You don't have a chronic lung condition or disease (whether chronic or otherwise) including chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, or pulmonary fibrosis.
Attention deficit hyperactivity disorder (ADHD)	No additional criteria.
Bell's Palsy	No additional criteria.
Bunions	No additional criteria.
Carpal Tunnel Syndrome	No additional criteria.
Cataracts Glaucoma	In the last 90 days, you haven't had an operation for either cataracts or glaucoma. You have no ongoing complications from either condition.
Coeliac Disease	No additional criteria.
Congenital Blindness	No additional criteria.

Condition	Criteria
Congenital Deafness	No additional criteria.
Depression	You haven't been hospitalised for this condition in the last two years. In the last 12 months, your prescribed medication hasn't changed. You're not currently waiting to see a mental health clinician (such as a psychologist or psychiatrist). You've never been required to cancel or curtail your travel plans due to your depression.
Diabetes Glucose Intolerance	You were diagnosed more than six months ago. You haven't had any complications of this condition in the last six months. You have a haemoglobin HbA1C score of 75 mmol/mol (millimoles per mole) or less. You aren't currently undergoing any treatment for kidney, eye or nerve complications.
Ear Grommets	You don't have an ear infection.
Epilepsy	You don't have an underlying medical condition (such as a previous head trauma, brain tumour or stroke).
Gastric Reflux	Your gastric reflux doesn't relate to an underlying diagnosis (such as a hernia or gastric ulcer).
Goitre	No additional criteria.
Graves' Disease	No additional criteria.
Gout	No additional criteria.
Hiatus Hernia	No additional criteria.
Hip Replacement Knee Replacement Shoulder Replacement Hip Resurfacing	The procedure was performed more than 12 months ago but less than 10 years ago. You haven't had any post-operative complications related to that surgery. Post-operative complications include joint dislocation and infection.
Hypercholesterolaemia (High Cholesterol)	You don't have a known heart or cardiovascular condition.
Hypertension (High Blood Pressure)	You don't have a known heart or cardiovascular condition. You don't have diabetes (type I or type II). Your hypertension is stable and managed by your medical practitioner. In the last 12 months, your prescribed blood pressure medication hasn't changed. You aren't suffering symptoms of hypertension. You aren't having investigations related to blood pressure.
Migraine	No additional criteria.
Peptic Ulcer Gastric Ulcer	In the last 12 months, your peptic ulcer or gastric ulcer has been stable.
Plantar Fasciitis	No additional criteria.
Raynaud's Disease	No additional criteria.
Skin Cancer	Your skin cancer isn't a melanoma. You haven't had chemotherapy or radiotherapy for this condition. Your skin cancer does not require any follow up treatment (such as chemotherapy, radiotherapy or further excision).
Stenosing Tenosynovitis (Trigger Finger)	No additional criteria.
Urinary Incontinence	No additional criteria.
Underactive Thyroid Overactive Thyroid	The cause of your Underactive/ Overactive Thyroid wasn't a tumour.

Existing medical conditions we need to assess

If your condition does not meet the criteria above; or

- You have one or more conditions which are not listed in the table of conditions we automatically include; or
- a combination of both the above points

You will need to complete an online health assessment by declaring all your existing medical conditions to us.

The conditions we automatically include only apply if you do not have other existing medical conditions beyond those on this list.

If your conditions are approved by us, you can then decide to buy the cover you need.

An extra premium may apply. That's why it's important you carefully answer these questions to understand if your existing medical condition requires an online assessment. If you answer yes to one or more of these questions, please complete a medical assessment with your consultant.

Still unsure?

Use this checklist to see if you or any traveller on the policy needs to do an existing medical condition assessment. If you answer Yes to any of the below questions - you'll need to complete a medical assessment.

1	In the last 12 months, has any traveller been hospitalised or treated in the emergency department, seen a specialist, or had day surgery?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Is any traveller... <ul style="list-style-type: none"> • prescribed medication or taking over-the-counter medication to treat, control or prevent their condition? e.g. insulin for diabetes, aspirin for strokes, paracetamol for back pain • under investigation, waiting on a diagnosis or surgery? • taking ongoing medication for risk factor control? • having consultation with a specialist? 	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	Has any traveller got a chronic, ongoing or recurring condition? e.g. arthritis or back pain	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Does any of the following apply? Has your condition ever: <ul style="list-style-type: none"> (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer whether in remission or not; or (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital. 	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	If any travellers are pregnant: <ul style="list-style-type: none"> • Have there been complications with this or a previous pregnancy? • Is it a multiple pregnancy e.g. twins or triplets? • Was the conception medically assisted? e.g. using assisted fertility treatment including hormone therapies or IVF 	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	Is any traveller experiencing any signs or symptoms where a medical diagnosis has not been sought? e.g. chest pain, shortness of breath, a persistent cough or unexplained bleeding. Medically documented awaiting diagnosis <ul style="list-style-type: none"> (i) under investigation; (ii) pending diagnosis; or (iv) pending test results. 	<input type="checkbox"/> Yes <input type="checkbox"/> No

Important conditions to highlight

Chronic lung conditions

If you have a chronic lung condition that you do not get existing medical condition cover for, we will not cover your claim if it relates to, or is made worse by:

- your chronic lung condition
- a respiratory infection such as the flu (influenza)
- a lung infection such as pneumonia.

For this policy, examples of chronic lung conditions include, but are not limited to, chronic asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, and pulmonary fibrosis.

What does this mean?

For example, if you have COPD and are diagnosed with a respiratory infection, your claim will not be covered because we consider the respiratory infection to complicate and be a complication of the underlying existing medical condition.

Cardiovascular Disease

If you have a condition involving your heart and blood vessels, collectively known as cardiovascular disease, we will not cover your claim if it relates to, or is made worse by:

- that cardiovascular disease
- another problem in your heart and cardiovascular system, including a heart attack or stroke.

Cardiovascular disease includes aneurysms, angina, cardiac arrhythmias (disturbances in heart rhythm), cardiomyopathy, cerebrovascular accident (CVA or stroke), previous heart surgery (including valve replacements, bypass surgery and stents), myocardial infarction (heart attack), and transient ischaemic attack (TIA).

What does this mean?

For example, if you have ever been diagnosed with Coronary Artery Disease, also known as Ischaemic Heart Disease (IHD), it is considered a life-long condition.

The risk of disease is elevated whether or not you have been treated with bypass surgery or coronary artery stent insertion. If you haven't told us about your condition, we haven't approved it and you haven't paid the additional premium, we won't be able to consider your claim if something goes wrong before or during your Journey with respect to these conditions.

Undisclosed Existing Medical Conditions or inaccurate information disclosed on medical assessment may result in claims being declined - it is you the passengers responsibility to seek and disclose the correct information from your/their treating doctor.

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