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IMPORTANT CONDITIONS RELATING TO PRE-EXISTING MEDICAL CONDITIONS

Please note, TMR travel insurance policies will not cover any claim arising directly or indirectly from a known pre-existing medical condition.

You don't need to disclose your pre-existing conditions to us when you buy a policy, but you may be asked for relevant details of your medical history in the event of a claim

Pre-existing Medical Condition is classed as Any Medical Condition that, within the last 12 months, required any:

1. surgery, inpatient or outpatient treatment, referrals or investigations of any sort. This includes being on any waiting list, taking any prescription medication, tablets or required medical treatment (This will not apply to common colds, flu or contraceptive medication);
2. medical advice or treatment for any respiratory condition relating to the lungs or breathing;
3. medical advice or treatment for any heart, stroke or diabetic condition.

This exclusion cannot be removed from the policy.

If you or someone you are travelling with requires cover for a condition which falls within the exclusion above, you may be able to find alternative insurance from the Money Advice Service travel directory here -

<https://traveldirectory.moneyadviceservice.org.uk/en/listings> or by calling 0800 138 7777.

All firms on the directory are authorised and regulated by the FCA. Please be aware that benefits and limits will vary and some providers may not offer cover in destinations carrying a government travel or FCDO warning.

The Mighty Roar is an Appointed Representative of battleface Insurance Services Limited. battleface Insurance Services Ltd. is authorised and regulated by the Financial Conduct



Authority in the UK (FRN 810580). Their registered address is Suite 24, 80 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, UK.

