

Guidance Document

Psychiatric Conditions

When answering 'yes' to the psychiatric question on the medical declaration, a follow-on question will appear asking whether you would like to include or exclude the psychiatric condition:

Has anyone named on this policy ever been diagnosed or treated for any form of anxiety, depression or psychiatric condition including eating disorders?

Yes No

Would you like to exclude psychiatric conditions? ⓘ

Yes No

Provided the psychiatric condition is not medically linked to any of the other pre-existing medical conditions declared, then the customer will have the option of either including or excluding it from the screening.

If offering the option to voluntarily exclude the psychiatric condition, please read the following declaration which appears when clicking on the help icon shown above:

Some insurers on our panel provide cover for psychiatric conditions, however others do class them as a general exclusion, therefore these would not be covered.

We can provide a quotation including or excluding these conditions or alternatively you can get a quotation for both.

If answering 'yes' to excluding psychiatric conditions, there is no need to screen the psychiatric condition.

Please note that if offering the option to exclude the psychiatric condition, you must advise customers that **“any claims arising from or traceable to the psychiatric condition will be excluded from the cover but anything unforeseen will be covered”**.

Continue to the price delivery page which will show a list of insurers who are happy to provide cover but with the psychiatric conditions classed as a general exclusion.

If answering 'no' to excluding psychiatric conditions, you simply screen all conditions declared and continue onto the price delivery page which will include a list of insurers which do provide cover for psychiatric conditions. We would always offer this option firstly.

IMPORTANT: Note that Ready2Go will quote when opting to cover psychiatric conditions, but this will exclude claims for cancellation:

25. We shall not be liable under Section 1 – Cancellation of a Trip in respect of any claim directly or indirectly consequent upon or contributed to by Psychiatric Condition(s);

If the customer proceeds with Ready2go including cover for psychiatric conditions YOU MUST ADVISE they have no cover for cancellation.

If you need any guidance on if a particular medical condition is defined as psychiatric then please contact our support team on 0800 458 0466 or brokers@aneevo.com