

Guidance Document

Undiagnosed Conditions



Scenario 1: Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom - **DO NOT USE** this insurer.

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *If this was not related to cancer, respiratory/breathing/heart etc. for example - minor conditions such as skin conditions, general aches and pains. Refer on a case by case basis*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - **DO NOT USE** this insurer.

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Scenario 1: Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom - *Providing the undiagnosed symptom does not have the potential to be connected to a diagnosed existing condition. Advise general exclusion from cover - refer to insurer if unsure.*

If client is under investigation for a symptom which is potentially connected to a diagnosed existing condition we can refer this to the insurer.

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *Nothing to screen and no terms applied.*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - *Providing undiagnosed symptom does not have the potential to be connected to a diagnosed existing condition. Advise general exclusion from cover - refer to insurer if unsure.*

If client is under investigation for a symptom which is potentially connected to a diagnosed existing condition - refer this to the insurer.



Scenario 1: Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom - **DO NOT USE** if undiagnosed symptoms possibly relate to cancer, respiratory/breathing problems or heart conditions.

Low risk undiagnosed symptoms can be referred on a case by case basis and cover may be granted with a general exclusion.

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *Nothing to screen and no terms applied.*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - *Refer this to the insurer.*



Scenario 1: Customer is undergoing or awaiting investigations for **ANY** 'undiagnosed' condition or symptom - **DO NOT USE** this insurer.

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *nothing to screen and no terms applied.*

Scenario 3: Customer has an undiagnosed condition or symptom which still exists but all tests/investigations complete - **DO NOT USE** this insurer.



Scenario 1: Customer is undergoing or awaiting investigations for an 'undiagnosed' condition or symptom - Beyond may consider offering terms, in addition to Medical Expenses cover whilst away, but this on **REFERRAL ONLY**. Max age limit of 65 and available only on EU Single Trips risks with a duration less than 17 days. If the undiagnosed condition/symptoms are possibly heart, lung, breathing or cancer related then we would have to decline. **Please refer to Aneevo who will quote an AP if terms are available.**

Scenario 2: Customer has an undiagnosed condition or symptom which has now resolved, all tests/investigations complete and nothing diagnosed - *Nothing to screen and no terms applied.*