

Am I covered if I have a Heart, Vascular or Lung Illness, or Type 2 Diabetes?

We want to make sure that you know what you're covered for in relation to your Heart, Vascular or Lung Illness, or Type 2 Diabetes. Use this chart to find out what you need to do.*

If you have a **Heart, Vascular or Lung Illness, or Type 2 Diabetes**, it's really important that you tell us about it when you purchase your policy. If you don't, your policy may be voided and we won't be able to look after you on your trip.

Have you told us about **all** your **Pre-Existing Conditions (PECs)**, including your **Heart, Vascular or Lung Illness, or Type 2 Diabetes**, by completing our **simple online medical assessment**?

N

You may not be covered for any problems that arise on your trip

You must tell us about your **Heart, Vascular or Lung Illness, or Type 2 Diabetes**.

Y

Can we offer you cover?

Y

You'll need to pay an **additional premium** for this cover. Do you wish to pay this?

N

No problem, it's your call

If we offer you cover, but you don't pay the **additional premium**, we won't be able to cover you for any claims **arising directly or indirectly from any Heart, Vascular or Lung Illness, Type 2 Diabetes, or any other PECs**.

Y

Good news! We can cover your PECs

Once we have received the **additional premium** and sent you an **email confirmation**, you'll be covered for any unexpected events related to your PECs.

N

We can't cover your PECs... But we can still cover you for other unexpected events*

We won't be able to cover you for any claims **arising directly or indirectly from any Heart, Vascular or Lung Illness, Type 2 Diabetes or any other PECs**.



If there are any changes to your covered conditions, or a new illness or injury arises before you depart on your trip, please contact us at info@scti.co.nz to check what you are covered for.