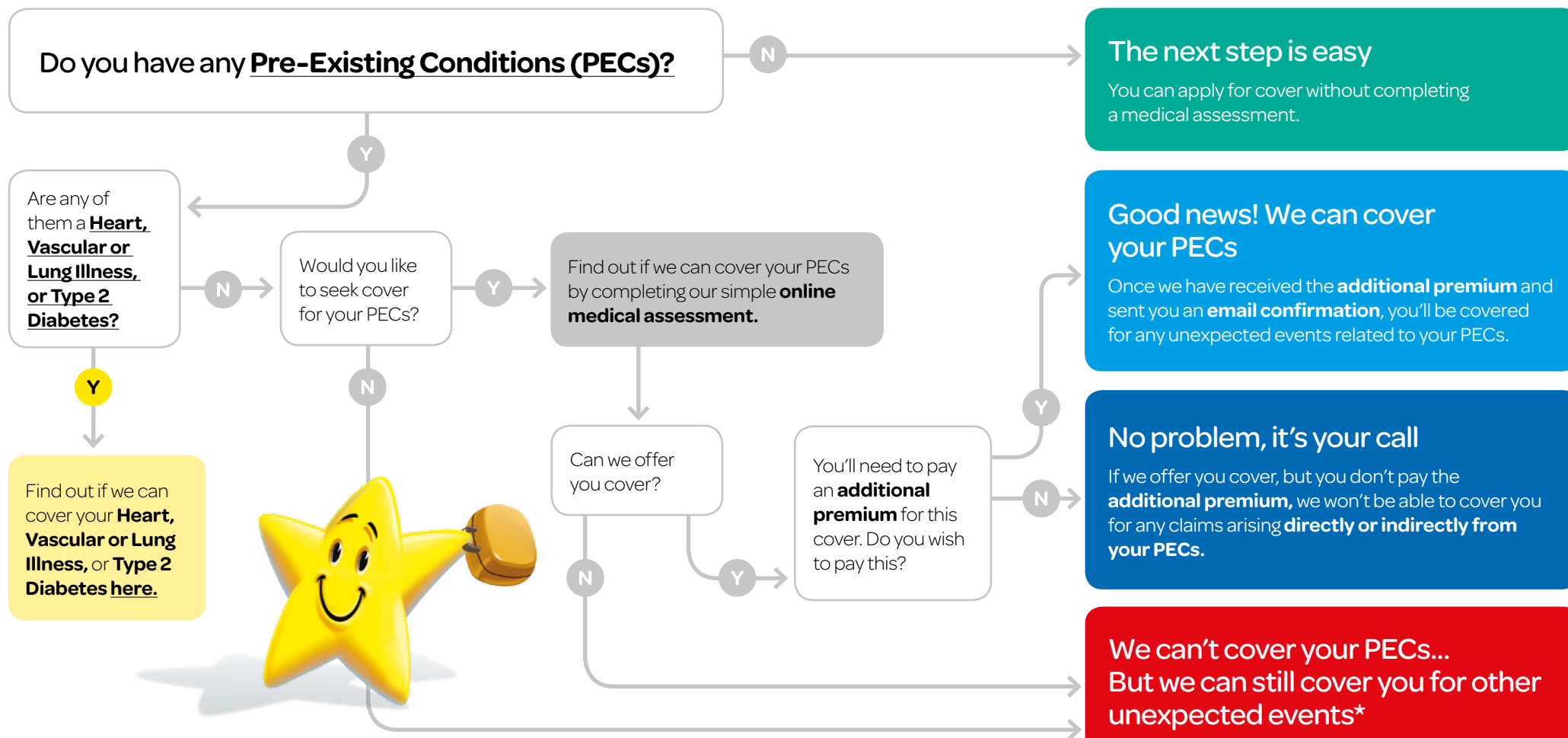




Southern Cross  
Travel Insurance  
scti.co.nz

# Am I covered if I have a pre-existing medical condition?

We want to make sure that you know what you're covered for in relation to your Pre-Existing Conditions. Use this chart to find out what you need to do.\*



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](mailto:info@scti.co.nz) to check what you are covered for.

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

If we can't offer you cover or you choose not to seek cover for your PECs, we won't be able to cover you for any claims **arising directly or indirectly from your PECs.**

\* Please read your policy wording for a full explanation of cover and other terms, conditions and exclusions. This is a summary only.