

Approved Pre-Existing Medical Condition Table

Item	Pre-Existing Medical Conditions	Requirement	Age Limit
1	Acne		
2	Asthma	You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months and have no other lung disease.	Sixty (60) years.
3	Bell's Palsy		
4	Benign Positional Vertigo		
5	Bunions		
6	Carpal Tunnel Syndrome		
7	Cataracts		
8	Coeliac Disease		
9	Congenital Blindness		
10	Congenital Deafness		
11	Diabetes Mellitus (Type I)^	<p>i) You were diagnosed over twelve (12) months ago, and</p> <p>ii) You have no eye, kidney, nerve or vascular complications, and iii) You do not also suffer from a known cardiovascular disease, Hypertension (raised blood pressure), Hyperlipidaemia (raised lipids) or Hypercholesterolaemia (raised cholesterol).</p>	Sixty (60) years.
12	Diabetes Mellitus (Type II)^	<p>i) You were diagnosed over twelve (12) months ago, and ii) You have no eye, kidney, nerve or vascular complications, and</p> <p>ii) You do not also suffer from a known cardiovascular disease, Hypertension (raised blood pressure), Hyperlipidaemia (raised lipids) or Hypercholesterolaemia (raised cholesterol).</p>	
13	Dry Eye Syndrome		
14	Epilepsy	There has been no change to Your medication in the past twelve (12) months.	
15	Eczema		
16	Folate Deficiency		
17	Food Intolerance		
18	Gastric Reflux		
19	Goitre		
20	Glaucoma		
21	Gout	The gout has remained stable for the six (6) months prior to the Issue Date.	

22	Graves' Disease		
23	Hay Fever		
24	Hiatus Hernia	No surgery is planned in the next twelve (12) months.	
25	Hip Replacement	It was performed more than six (6) months ago and less than five (5) years ago.	
26	Hypercholesterolaemia (Raised Cholesterol)^		
27	Hyperlipidaemia (Raised Lipids)^	You do not also suffer from a known cardiovascular disease and/or Diabetes.	
28	Hypertension (Raised Blood Pressure)^		
29	Hypothyroidism, including Hashimoto's Disease		
30	Impaired Glucose Tolerance		
31	Incontinence		
32	Insulin Resistance		
33	Iron Deficiency Anaemia		
34	Lipoma		
35	Macular Degeneration		
36	Meniere's Disease		
37	Menopause		
38	Migraine		
39	Nocturnal Cramps		
40	Osteopaenia		
41	Osteoporosis		
42	Peptic Ulcer	Your condition has remained stable for more than six (6) months.	
43	Pernicious Anaemia		
44	Plantar Fasciitis		
45	Raynaud's Disease		
46	Rhinitis		
47	Rosacea		
48	Sinusitis (chronic)		
49	Sleep Apnoea		
50	Solar Keratosis		
51	Trigeminal Neuralgia		
52	Trigger Finger		
53	Vitamin B12 Deficiency		

^ Diabetes (Type I and Type II), Hypertension (raised blood pressure), Hyperlipidaemia (raised lipids) or Hypercholesterolaemia (raised cholesterol) are risk factors for cardiovascular disease. If You have a history of cardiovascular disease, and it is a Pre-Existing Medical Condition, cover for these conditions are excluded.