

# Travel Pack Travel insurance

## Your pre-existing conditions upgrade schedule

Pack holder	GIULIA RIPPON
Address	AUTUMN LEAVES HIGH STREET UPTON DIDCOT OX11 9JE

This document includes the information you've given us and describes any cover you have for travel insurance claims arising from pre-existing medical conditions and is an endorsement which forms part of your contract of insurance.

It's important that all the information you've given us is complete and accurate. Medical treatment abroad can be very expensive. Incorrect or incomplete details could mean that we will not pay these costs. This could have serious financial implications for you. It could also mean that if you're ill before you travel, we may not pay a claim for cancelling the trip.

### Pre-existing medical conditions

You've told us that one or more people insured by your Pack has pre-existing medical conditions. This section describes your cover.

Upgrade start date	16 January 2025
Upgrade end date	15 January 2026

### What's covered

The travel insurance in your Pack is extended between the dates shown for each person listed below, to cover claims arising directly or indirectly from or traceable to:

- The medical conditions you told us about, which are shown below
- Any changes to those conditions

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The Registered Office for both companies is : 1 Churchill Place, London E14 5HP.

- Any new symptoms, and any new diagnoses received by these insured person(s)

<b>GIULIA RIPPON</b>	Cover from 16 January 2025 to 15 January 2026
Medical condition(s)	Shoulder dislocation Meningioma
Premium	£137.00

<b>Brian Rippon</b>	Cover from 16 January 2025 to 15 January 2026
Medical condition(s)	Blood pressure Cholesterol levels
Premium	£30.00

All prices displayed include Insurance Premium Tax at the appropriate rate, where applicable.

## What's not covered

Unless you have a valid upgrade in place, we won't cover any claim for any insured person arising directly or indirectly from

- Any pre-existing medical condition
- Any symptoms for which a diagnosis has been sought but not yet received, that the insured person was aware of prior to booking a trip (or purchasing a Pack, whichever is later)

Whether you have a valid upgrade in place or not, there's no cover for any claim for any insured person arising directly or indirectly from any of the following

- Prescribed medication not being taken as directed
- Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor
- Travelling with the intention of seeking medical advice or treatment, undergoing medical investigations, or any complications or new conditions found as a result of that advice, treatment or investigation
- An insured person booking a trip or travelling when they have received a terminal prognosis

Medical treatment abroad can be very expensive. Travelling without cover for existing medical conditions could have serious financial implications for you if treatment is needed while on a trip. If you're finding it difficult to get travel insurance including cover for pre-existing medical conditions or to get it at a price that's right for you, you may be able to get cover from a specialist medical insurer instead. The Government's MoneyHelper Service provides a directory of specialist insurers that may be able to cover your medical conditions. To access the directory please visit [traveldirectory.moneyhelper.org.uk](http://traveldirectory.moneyhelper.org.uk) or call 0800 1387 777.

## Information provided by you

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Our decision(s) have been based on the answers you provided to the following questions

### We asked

Do you, or does anyone else insured by your Pack, have any pre-existing medical conditions?

By 'pre-existing medical condition', we mean any diagnosed illness, injury or disease where in the last 12 months, any of the following applies.

An insured person has

- Been prescribed medication, including newly prescribed or repeat medication
- Received or is awaiting medical treatment, investigations or tests carried out by a medical professional
- Been referred to, or had follow up with, a specialist or consultant
- Been admitted to hospital or had surgery

### You answered

Yes

GIULIA RIPPON

Shoulder  
dislocation

Have you been  
diagnosed with  
osteoporosis?

No

How long ago was your  
most recent fracture or  
dislocation?

More than 4 months ago

Do you need to be seen  
again at a hospital  
and/or clinic for this  
Shoulder dislocation?

Yes

As a result of this  
fracture or dislocation  
did you have a joint  
replacement?

No

Meningioma

Have you required  
treatment to remove or  
destroy the tumour?

No, my doctor advised  
that treatment is not  
necessary at present

Is any further treatment  
planned for this  
condition?

No

Do you have either of  
these conditions?

[You selected](#)  
No - neither of these

[You didn't select](#)  
Epilepsy, Hydrocephalus

How many unplanned  
hospital or clinic visits  
have you had for this  
condition in the last 2  
years?

0

Brian Rippon	Blood pressure	How many medicines does your doctor advise you to take for high blood pressure?	1
		Has your dose been increased or have you been prescribed a new tablet in the last 6 months?	No
		Have you ever been a smoker?	No
		Have you been advised to take medication to lower your cholesterol?	Yes
Cholesterol levels		Has a blood test EVER at any time shown your cholesterol level to be raised?	I don't know
		Have you ever been a smoker?	No
		Have you been advised to take medication for high blood pressure?	Yes

## Important information about the upgrade

1. The pre-existing conditions upgrade begins on the start date shown for each insured person on this schedule. Cover will continue to the end date shown for each insured person, unless it is cancelled by you or us before then.

The cover applies to each trip as follows

- Cover for cancellation begins on the start date shown for each insured person, or the date of booking the trip (whichever is later). Cover for cancelling a trip ends on the end date shown for each insured person, or when the trip starts (whichever is sooner).
  - Cover under all other sections of the travel insurance applies for trips that begin during the dates shown for each insured person.
2. If an insured person is on a trip when their cover under your upgrade expires the cover will cease when the trip ends.
  3. We'll contact you in writing at least 21 days before this upgrade expires. To continue cover (including for any trips already booked), you'll need to complete a new medical assessment to see if cover can be offered.
  4. The upgrade is only valid if your Pack is active and you remain eligible for the travel insurance.
  5. If you have a trip that was booked before the expiry date of your upgrade and we are unable

to continue to cover your medical condition(s) you can make a cancellation claim for costs you've already paid that you can't recover elsewhere.

6. Our risk assessment system is updated on a regular basis. This might mean that the cover we offer and the premium we charge for your medical conditions may change even if your health has not changed.

### **Your cancellation rights**

You have a statutory right to cancel any upgrade (or change to that upgrade) within 14 days from the day of purchase of the contract or the day on which you receive the schedule, whichever is later.

If you wish to cancel, you'll be entitled to a full refund of any premium paid provided no one insured by this Pack has travelled and there's been no claim or incident likely to give rise to a claim.

If you don't exercise your right to cancel, cover will continue in force and you will need to pay any premium due.

For cancellations outside this 14 day period no refund of premium will be made.