

## Travel Insurance Advice - Pre Existing Medical Conditions

Staff travelling on University business (regardless of the source of funding for the travel) must utilise the University's Travel Approval process to obtain approval from a delegate as per the University's Travel [Policy](#) and [Procedure](#).

All travel must be approved in order to qualify for cover under the University's [Business Travel Insurance Policy](#), including coverage for illness and injury which may occur during either the Business or Private travel components.

For the reference of staff, the definition of a "pre-existing condition" includes both physical and psychological conditions:

- a) *any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the twelve (12) months immediately prior to the Covered Person's Journey; or*
- b) *a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of at the time of booking their Journey.*

Staff travelling with a pre-existing medical condition will be covered under the travel policy but they are required to note the exclusion clauses of the University's travel insurance - noting that coverage will not be provided where the journey is undertaken:

- a) *by the Covered Person against the advice of a Doctor; or*
- b) *when the Covered Person is unfit to travel; or*
- c) *for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition*

Advice for staff is that if you are concerned it is recommended that you seek a letter from a certified practitioner to ensure you are 'fit for travel'.

Prior to commencing travel arrangements a risk assessment should be conducted to review all potential issues, particularly if travelling to [high risk destinations](#).