

**Approved Medical Condition table**

Item	Medical Condition	Item	Medical Condition	Item	Medical Condition
1	Acne	15	Goitre	29	Osteopenia
2	Bell's Palsy	16	Glaucoma	30	Osteoporosis
3	Benign Positional Vertigo	17	Graves' Disease	31	Pernicious Anaemia
4	Bunions	18	Hay Fever	32	Plantar Fasciitis
5	Carpal Tunnel Syndrome	19	Hypothyroidism, including Hashimoto's Disease	33	Raynaud's Disease
6	Cataracts	20	Impaired Glucose Tolerance	34	Rhinitis
7	Coeliac Disease	21	Incontinence	35	Rosacea
8	Congenital Blindness	22	Insulin Resistance	36	Sinusitis (chronic)
9	Congenital Deafness	23	Iron Deficiency Anaemia	37	Sleep Apnoea
10	Dry Eye Syndrome	24	Lipoma	38	Solar Keratosis
11	Eczema	25	Macular Degeneration	39	Trigeminal Neuralgia
12	Folate Deficiency	26	Meniere's Disease	40	Trigger Finger
13	Food Intolerance	27	Migraine	41	Vitamin B12 Deficiency
14	Gastric Reflux	28	Nocturnal Cramps		
Item	Medical Condition	Requirement and/or Age Limit			
42	Asthma	You have not had an asthma attack requiring treatment by a Doctor in the twelve (12) months immediately prior to the Issue Date and have no other lung disease. You are not over the age of sixty (60) years at any time during the Period of Insurance.			
43	^Diabetes Mellitus (Type I)	(i) You were diagnosed over twelve (12) months immediately prior to the Issue Date, and (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 Hypercholesterolemia (raised cholesterol) and (iv) You are not over the age of fifty (50) years at any time during the Period of Insurance.			
44	^Diabetes Mellitus (Type II)	(i) You were diagnosed over twelve (12) months immediately prior to the Issue Date, and (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 Hypercholesterolemia (raised cholesterol).			
45	Epilepsy	There has been no change to Your medication in the twelve (12) months immediately prior to the Issue Date.			
46	Gout	The gout has remained stable for the six (6) months immediately prior to the Issue Date.			
47	Hiatus Hernia	No surgery is planned in the next twelve (12) months immediately after the Issue Date.			
48	Hip Replacement	It was performed more than six (6) months immediately prior to the Issue Date.			
49	Hypercholesterolemia (Raised Cholesterol)^	You do not also suffer from a known cardiovascular disease and/or Diabetes.			
50	Hyperlipidaemia (Raised Lipids)^				
51	Hypertension (Raised Blood Pressure)^				
52	Peptic Ulcer	Your condition has remained stable for more than six (6) months immediately prior to the Issue Date.			
53	Stroke	If the stroke occurred more than twelve (12) months immediately prior to the Issue Date and no further rehabilitation or specialist review is planned.			
54	Underactive Thyroid	If not as a result of a tumour.			

^ Diabetes (Type I and Type II), Hypertension (raised blood pressure), Hyperlipidaemia (raised lipids) or Hypercholesterolemia (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 is excluded.