

Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment on a hospital waiting list or are waiting results of medical tests or investigations in relation to any of these conditions, cover is provided.

Acne	
Allergies	Such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
Anaemia	Including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
Asthma	Provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient
Bell's palsy	
Benign breast cysts	
Bunions	
Carpal Tunnel syndrome	
Coeliac Disease	
Diabetes Mellitus Types 1 and 2	Provided you were not diagnosed in the last 12 months and where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
Epilepsy	You have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication
Goitre	Hypothyroidism, Hashimotos disease
Graves Disease	
Hiatus hernia	Gastro-oesophageal reflux disease, peptic ulcer disease
High Blood Pressure	(Hypertension) – stable
High Cholesterol	(Hypercholesterolaemia)
High Lipids	(Hyperlipidaemia)
Insulin resistance	Impaired glucose tolerance
Incontinence	
Menopause	
Migraines	Except where you have been hospitalised in the past 12 months
Nocturnal cramps	
Osteoporosis	Where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition
Plantar fasciitis	
Pregnancy	Related illness of the mother up to & including 26 weeks gestation - Provided there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive technique eg IVF
Raynaud's Disease	
Trigeminal neuralgia	
Trigger finger	
Routine	Screening tests where no underlying disease has been detected
<i>Other terms, conditions and exclusions apply – read the policy wording for full details</i>	

For more information, contact Windsor Management Insurance Brokers on (03) 9663 2411 or email - qldtravel@wmib.com.au