

# THE BASICS – Key things you need to know about your travel insurance with Apex Insurance

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Please read this overview and then **read the entire policy carefully** to ensure you understand the limitations and requirements of cover under this policy.

1. If you are having trouble understanding the policy, ask someone you trust to go over it with you, or come to us for clarification on

**Ph: 0800 651122**

2. Under this policy, all people under the age of forty years, with cystic fibrosis (CF) are automatically accepted for cover for their CF as long as:

- They have a Doctors letter testifying that they are well enough for overseas travel
- They do not fall ill with a CF-related illness, requiring more than three days off work or are hospitalized for that illness within 30 days of travel (that is, an UNPLANNED admission)
- They are travelling for 90 days or less

3. Under this policy you are permitted to have a **PLANNED** admission to get yourself into good physical condition for travel and still be covered
4. For any **OTHER** pre-existing condition (other than CF) you are only covered for a maximum of 21 days and the condition must be listed on a medical declaration
5. Travelling companions are covered for pre-existing conditions up to 21 days but a medical declaration must be filled out
6. If you are **EITHER** over the age of forty years, with CF **AND/OR** are travelling for in excess of 90 days, you will need to apply for cover and have it assessed by the team at Apex
7. Travellers < 16 years old receive a 40% discount (max 2 per travelling adult)
8. Once you have decided to take cover, you need to contact Apex Insurance and pay your premium at which time you will be issued with a certificate of insurance to confirm your policy cover