

Understanding Pre-existing Conditions, the Exclusion and the Waiver

What about a family member's pre-existing condition?

When you qualify for the waiver, you are also covered if a family member's pre-existing condition causes you to cancel your trip, as long as the need to cancel due to that condition isn't foreseeable. Family members include parents, grandparents, children, nieces, nephews, in-laws (parent, son, daughter, brother or sister), aunts, uncles, siblings, legal business partners, employed caregivers or individuals with whom the insured has lived with for at least one full year prior to the effective date of insurance, whether or not they travel with you.

If You Have To Cancel...

To cancel a trip due to medical reasons, you must visit your doctor within 72 hours of the incident causing the cancellation, and then notify us that you are canceling your travel plans within 72 hours of the doctor's advice to cancel.

Questions

While each case is different depending on the circumstances, it's important to remember that insurance does not cover events that are "known or likely to occur" . . . and always check the specific Policy/Certificate of Insurance for details.

The waiver is a great reason why you should buy insurance at the same time you book your trip - or as close to your initial trip deposit as possible.



Like many insurance companies, Access America excludes pre-existing medical conditions from coverage, but they do provide a waiver of those exclusions if certain criteria are met - that means pre-existing conditions might be covered!

Pre-Existing Condition Definition

Access America defines a pre-existing condition as any injury that occurs before and including the effective date of insurance or any illness that occurs within 120 days before and including the effective date of insurance for which the client has seen a doctor for treatment or diagnosis or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment.

Pre-Existing Conditions Exclusion

If travelers want to purchase insurance but have pre-existing conditions, those conditions are not covered unless their product has a pre-existing conditions exclusion waiver and all waiver criteria are met. However, travelers with pre-existing conditions do receive all other protection offered by their insurance product.

Coverage for Pre-Existing Conditions

Access America has a waiver for the pre-existing conditions exclusion, which means even those conditions are covered if all of the following criteria are met:

1. The traveler purchases enough insurance to cover the full cost of all non-refundable trip arrangements;
2. Insurance is purchased within 14 days of the initial trip deposit;
3. The traveler is medically able to travel at the time of insurance purchase (meaning the client has no illness or injury of which a prudent person would reasonably know or be aware that would prevent or substantially interfere with the ability to travel);
4. Trip costs are less than \$10,000 (Classic) or \$50,000 (Deluxe) per person; and
5. The insured has not filed a claim for trip cancellation due to a pre-existing illness within 120 days of the effective date of the insurance.

If the criteria and all provisions of the Policy/Certificate of Insurance are met, then trip expenses or losses caused by a cancellation due to the condition are covered!

Do You Qualify for Coverage?

While each case is different depending on insurance product, purchase date and claim reasons, here are a couple of steps to help you determine whether your pre-existing conditions are covered. (Remember to use Access America's definition of pre-existing condition shown above.)

Step 1: Do you qualify for the pre-ex waiver by meeting all five criteria above? If yes, you are covered as long as all provisions of the Policy/Certificate of Insurance are met. If no, go to Step 2.

Step 2: Did the condition change during the past 120 days? If no, you are covered as long as the Policy/Certificate of Insurance provisions are met. If yes, you are not covered for cancellations or interruptions caused by the condition.

Example A: Let's say you have a pre-existing condition, such as high blood pressure, diabetes, or heart problems. If you book your trip, buy Access America insurance, and meet all waiver criteria, then you are qualified for coverage if you have to cancel due to the waived condition.

Example B: You have a pre-existing condition such as high blood pressure, diabetes, or heart problems which has deteriorated in the 120 days prior to purchase of insurance. You book a trip three months before traveling and buy insurance a month later, which means you are not eligible for the waiver. If you cancel due to this condition, you are not covered because you have an excluded pre-existing condition. If you cancel for other reasons, you may be covered per your Policy/Certificate of Insurance.