

**Aged over seventy-five (75) years:** You will not be covered for any Pre-Existing Medical Conditions including the medical conditions listed in the table below.

**Aged up to seventy-five (75) years:** Refer to the medical conditions listed in the table below. Subject to the terms and conditions specified, if You are seventy-five (75) years of age or under, the following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusions 12 and 13 above as detailed in Probus Premier Single and Annual Multi-Trip Policy.

The time frames applicable to each medical condition apply from the issue date of Your Policy as shown on Your Confirmation of Cover Letter.

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**Acne**

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**Asthma**

If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.

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**Bell's Palsy**

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**Benign Positional Vertigo**

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**Bunions**

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**Carpal Tunnel Syndrome**

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**Cataracts**

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**Coeliac Disease**

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**Congenital Blindness**

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**Congenital Deafness**

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**Diabetes Non-insulin dependent**

If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.

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**Dry Eye Syndrome**

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**Epilepsy**

If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.

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**Eczema**

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**Folate Deficiency**

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**Food Intolerance**

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**Gastric Reflux**

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**Glaucoma**

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**Gout**

If the gout has remained stable for the past six (6) months.

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**Graves' Disease**

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**Hay Fever**

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**Hiatus Hernia**

**If no surgery is planned in the next two (2) years.**

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**Hip Replacement**

**If performed more than six (6) months ago.**

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**High Blood Pressure**

**If You have no known heart conditions and Your current BP reading is below 165/95.**

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**High Cholesterol**

**If You have no known heart conditions.**

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**Hypothyroidism, including Hashimoto's Disease**

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**Impaired Glucose Tolerance**

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**Incontinence**

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**Iron Deficiency Anaemia**

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**Lipoma**

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**Macular Degeneration**

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**Meniere's Disease**

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**Menopause**

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**Migraine**

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**Nocturnal Cramps**

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**Osteopaenia**

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**Osteoporosis**

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**Peptic Ulcer**

**If Your condition has remained stable for more than six (6) months.**

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**Pernicious Anaemia**

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**Plantar Fasciitis**

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**Prostate Cancer**

**If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.**

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**Raynaud's Disease**

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**Rhinitis**

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**Rosacea**

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**Sinusitis (chronic)**

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**Sleep Apnoea**

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**Solar Keratosis**

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**Stroke**

**If the stroke occurred more than twelve (12) months ago and  
no further rehabilitation or specialist review is planned.**

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**Trigeminal Neuralgia**

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**Trigger Finger**

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**Underactive Thyroid**

**If not as a result of a tumour.**

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**Vitamin B12 Deficiency**

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