

## **Mondial Assistance speeds travel insurance purchase process with changes to medical assessments**

Older travellers to benefit most from new streamlined process

**(Brisbane) 26th August 2006** – Australia's largest provider of travel insurance and medical assistance services, Mondial Assistance, has introduced a new way of assessing pre-existing medical conditions designed to make buying travel insurance easier, more transparent and less stressful for travellers. With an emphasis on self-assessment, it will in many cases remove the need to visit a doctor for a medical report.

Mondial Assistance arranges and manages travel insurance products, underwritten by Allianz, through a large network of clients across the Australian travel industry. It has now re-classified more than 40 different medical conditions, designed to remove the need for many travellers to visit their doctor, saving them time and money.

Instead, a number of common pre-existing conditions have been re-categorised. The traveller can now conduct a self-assessment using a simple question and answer process. As a result of this re-classification, there are now many conditions which no longer require a doctor's report, such as glaucoma, allergies, congenital blindness, deafness and, in certain cases, asthma, diabetes, epilepsy and high blood pressure. These conditions are now automatically covered at no additional premium or cost, although some conditions do apply.

Where a medical condition does not fall under the new classification, a medical report will still be required. Trained health professionals will then offer a same day turnaround on assessing the medical report.

These changes are particularly beneficial for Australia's growing number of older travellers, some of whom may previously have had difficulties agreeing cover, despite living perfectly healthy lives and enjoying busy, active lifestyles. Each case will now be dealt with on an individual basis, taking into account duration, destination and medical conditions. In some cases an additional premium may be applied.

Dr Steve Rashford, chief medical officer at Mondial Assistance, explained: "Obviously the health and wellbeing of our policyholders is our main consideration. In this case we have reviewed our practices carefully, listened to the feedback from our clients and subsequently changed the way we operate in order to make self-assessment more prevalent and buying travel insurance more straightforward.

“Certain conditions will still require that our policyholders undergo a doctor’s assessment but there is now automatic cover available for a wide range of pre-existing conditions, and the process of purchasing travel insurance should be significantly easier for most people. This is particularly good news for the ever growing number of active, older people that enjoy travel within Australia and overseas.”

Pre-existing medical conditions can briefly be classified as medical or dental conditions which have previously required the policyholder to undergo surgery, receive medical treatment, take prescribed medicine or seek medical advice at any time. The policy wording should be carefully reviewed for a full and complete definition.

Policies which already offer this new self assessment process include *SureSave/Travellers Assistance, Aussietravelcover, CHI, Gateway, 1Cover, Cota* and *Worldcare*, with other policies set to follow in the coming months.

Travel agents or customers requiring more information on these changes should contact Mondial Assistance on 1800 227 771.

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