

Health⁺

Medical information you
do not need to disclose
on a switch application

Any symptoms or conditions not included on this document should be disclosed on the application if relevant to the questions asked on the form.

Disclosures that don't need to be made if it meets the following criteria:

- Diagnosed more than 3 months ago by a medical professional.
 - The condition has required no **specialist** consultations and is managed by your GP or nurse at your GP surgery.
 - The condition is **well controlled** or fully resolved with or without treatment.
 - No **specialist** appointments are planned or recommended.
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| ■ Acid reflux/regurgitation | ■ Inoculations |
| ■ Acne | ■ Investigation and treatment regarding fertility |
| ■ Advice regarding routine dental or visual maintenance or check-ups | ■ Iron deficiency anaemia - provided it has been confirmed to be due to diet or pregnancy only |
| ■ Allergies | ■ Kidney stones – provided there has only ever been the one episode |
| ■ Asthma | ■ Acute labyrinthitis - provided all symptoms had resolved within 3 months of onset |
| ■ B12 anaemia/pernicious anaemia | ■ Menopause |
| ■ Benign lump/mole | ■ Oral contraception |
| ■ Acute blepharitis | ■ Osteoporosis/osteopenia |
| ■ Cholesterol treated with statin only | ■ Pregnancy related conditions |
| ■ Cold/flu | ■ Psoriasis - provided this does not extend to the joints (psoriatic arthritis) |
| ■ Conjunctivitis | ■ Raynaud's disease - unless you are aware that it is a symptom of another underlying condition |
| ■ COVID-19 - provided all symptoms had resolved within 3 months | ■ Rosacea |
| ■ Dermatitis | ■ Routine NHS screenings (including cervical, mammogram and bowel) - provided the results were normal |
| ■ Acute ear infection | ■ Sinusitis |
| ■ Eczema | ■ Tinnitus |
| ■ Acute eye infection | ■ Underactive thyroid |
| ■ Acute fungal infection | ■ Acute urinary infection |
| ■ Gout (excluding chronic gouty arthritis) | ■ Vasectomy |
| ■ Grommets | ■ Warts |
| ■ Haemorrhoids/piles | ■ Well-man/woman checks |
| ■ Hay fever | |
| ■ Headaches | |
| ■ Hiatus hernia | |
| ■ High blood pressure | |
| ■ Ingrown toenail | |

Disclosures that don't need to be made if it meets the following criteria:

- Treatment has already taken place
 - A full recovery has been made
 - Is **NOT** as a result of cancer and
 - No specialist appointments are planned or recommended
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- Appendicectomy
 - Bilateral cataracts – provided there has been a full discharge from care
 - Gall bladder removal due to gallstones
 - Hysterectomy
 - Tonsillectomy or adenoidectomy

Disclosures that don't need to be made if it meets the following criteria:

- There has only been a single episode.
 - The condition has fully resolved, without symptoms for 6 months or more.
 - No specialist appointments, investigation or surgery are planned or recommended.
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- Accident or sporting injury
 - Dislocation
 - Fractures – Provided there is no residual metalwork, pins or plates.
 - Joint sprain/strain/bruising
 - Pulled muscle or muscular injury
 - Rotator cuff injury
 - Tendonitis
 - Tennis elbow/golfer's elbow

Definitions

Acute	A disease, illness or injury that has responded quickly to treatment and has fully resolved.
Specialist	A healthcare professional to whom a member is referred by their General Practitioner (primary care physician) for secondary care.
Well controlled	A good response to treatment and symptoms are not increasing in severity or frequency

For more information, please visit our website:
the-exeter.com

The legal blurb

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