

Moratorium Underwriting Explained

What is moratorium (mori) underwriting?

With moratorium underwriting, you won't have cover for treatment of medical problems you had in the five years before you joined us, until:

- You've been a member for two years in a row, and
- You've had a period of 24 consecutive months since you joined that have been trouble-free from that condition.

What does 'trouble-free' mean?

It means that for your medical condition you haven't:

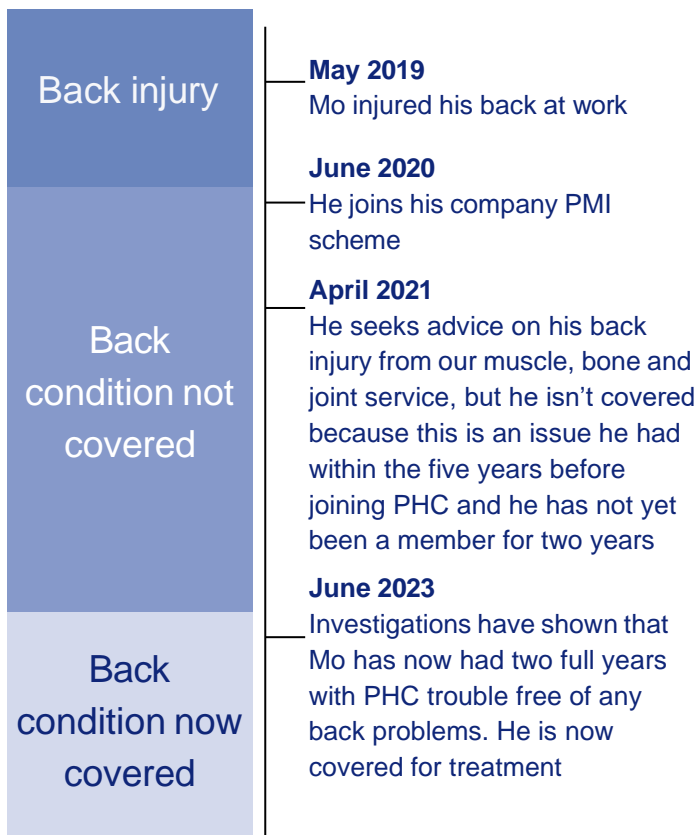
- Had advice from a medical practitioner, including a GP or a specialist
- Taken medication (including over the counter drugs)
- Followed a special diet
- Had medical treatment or
- Received advice from a clinical practitioner, therapist or acupuncturist.

Examples of how moratorium underwriting works

Mo's back injury and Sammy's knee problem

Mo's ineligible case

Mo chose moratorium underwriting - this is how treatment for an old back injury was not covered



Sammy's eligible case

Sammy chose moratorium underwriting - this is how treatment for an old knee problem was covered

