

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 has moratorium underwriting - this example shows how treatment for an existing back injury would not be covered.



Sammy's eligible case

Sammy has moratorium underwriting - this example shows how treatment for an existing knee injury would be covered.

