**You Must Know What Your Doctor Writes in Your Medical File**

**The answers on the medical questionnaire must match the notes in your medical file**

If you have a claim, the insurance company’s claim administrator will obtain a copy of your medical history and verify that the answers you gave on the medical questionnaire are consistent with the notes in your medical history. If you are being treated for a medical condition you must answer “Yes” on the application even if your doctor makes any of the following statements to you:

**“You have never been healthier.” [OR] “You’re in perfect health.” [OR] “There’s nothing wrong with you.”**

**“You’ve made excellent progress.” [OR] “You’re going to live a long life.”**

**“Your condition is not serious. I am not worried about it and neither should you.”**

**“Don’t worry about anything. Enjoy your Winter down south.” [OR] “You’re good to go.”**

**“The medication you’re taking is only a preventative.”**

Feel good statements do not necessarily reflect your health when it comes to answering a medical questionnaire, so be careful. Ask your doctor what he has recorded in your medical file and keep a diary. The more you know, the better prepared you will be when applying for insurance or in the event of a medical emergency.

**On behalf of the agents at Travel Insurance Office Inc., may you have good health and safe travels!**

*Dan Donnelly is President of Travel Insurance Office Inc. and a founding member of the Travel Health Insurance Association (T.H.I.A.)*