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Most standard travel insurance policies will not cover pre-existing medical conditions or claims arising from them and most telephone operators working for insurance companies only know about their company's standard policies. Very often, as soon as you mention a pre-existing condition, the response will be that they cannot cover you against ill-health. It can, therefore, be important when making a telephone enquiry to ask to speak to a supervisor or someone similar who has a wider knowledge of the company's insurance products and ways to deal with "out of the ordinary" enquiries. While most insurers will not give health coverage they may still be willing to give coverage to your luggage, personal effects or other specialist equipment you need to take with you.

If you have no luck with the mainstream insurance companies, there are some specialist insurance companies, listed later, that will consider your individual circumstances and may be able to arrange cover tailored to you.

Prior to applying for travel insurance you should ask your doctor for a letter confirming you are fit to travel as most insurance companies will not provide coverage if you are travelling against your doctor's orders. Most insurance companies may also ask you to go through a medical screening process.

Never take the risk of not mentioning any health problems and always disclose any pre-existing medical conditions. Failure to do so could invalidate any subsequent claim.

If you are a UK *national* travelling within the European Economic Area the European Health Insurance Card (EHIC), which is a replacement for the old E111 form, can be used to help cover any necessary medical treatment arising from either an accident or illness. If you are a UK resident, you are entitled to medical treatment that becomes necessary, at reduced cost or sometimes free, when temporarily visiting a European Union (EU) country, Iceland, Liechtenstein, Norway or Switzerland. Only treatment provided under the country's own health scheme is covered. Please note, some UK *residents* who are still foreign *nationals* may not be covered in Denmark, Iceland, Liechtenstein, Norway or Switzerland.

To obtain treatment you will need to obtain a European Health Insurance Card (EHIC) and have it with you. You can apply on-line for your free card at [www.ehic.org.uk](http://www.ehic.org.uk) where you can also check out the nationality restrictions on who isn't covered.

Limited treatment may also be available while visiting other non EU countries, check out the NHS "Healthcare Abroad" website at [www.nhs.uk/Healthcareabroad/Pages/Healthcareabroad.aspx](http://www.nhs.uk/Healthcareabroad/Pages/Healthcareabroad.aspx)

Travel insurance is possibly more important if you have a disability since there could be a slightly greater risk of things going wrong due to the complications the disability can bring in the form of extra equipment to load, unload and look after in general. There

**MND Scotland is the working name of the Scottish Motor Neurone Disease Association, the only charity funding research and providing care and information for those affected by MND in Scotland.**

may be other factors you should consider such as those related to “disabled access,” where the serviceability of equipment such as lifts and ramps or even disruption to access by building works, might change during your holiday making it necessary to change hotels if the original hotel becomes unsuitable.

Some policies contain conditions that at first sight may seem to exclude you. This may not be the case, speak to a supervisor at the company concerned and ask them how the clause relates to someone in your situation. Many companies arrange insurance for people with disabilities through the assistance of a ‘Medical Line’. The assessor should be a registered Health Care Professional.

### **Medical Screening**

Most insurance companies will want information about your medical condition. Depending on the answer to these questions, you may be able to continue with more relevant questions about how the condition affects you. Also, companies vary in the type of medical questions they ask, and on this basis may or may not offer insurance.

### **Helpful Insurance Companies**

(MND Scotland cannot recommend particular companies. This list is provided for users’ convenience only.)

### **Travel Insurance Guide**

A new guide providing free and unbiased information has been designed to help people save money and make the process of choosing travel insurance as easy as possible.

This impartial guide compares all insurance providers in the UK in one place and advice on types of insurance (including policies for travellers with special needs, such as over 50's,

extreme sports etc.) as well as factors that should be considered when looking for an insurance policy.

The guide producers are working with the Foreign & Commonwealth Office as part of their 'Know Before You Go' Campaign to provide travellers with credible information and help them be better prepared for overseas trips.

[www.travelinsuranceguide.org.uk/](http://www.travelinsuranceguide.org.uk/)

They also have a section on the website dealing with pre-existing medical conditions, to go direct to this part of their website you should connect to:

[www.travelinsuranceguide.org.uk/medical-conditions.html](http://www.travelinsuranceguide.org.uk/medical-conditions.html)

### **Able2Travel Ltd.**

(Formerly C.H. Facilities)

13-21 High Street, Guildford, Surrey GU1 3DG, Telephone: 0870 750 6711 Fax: 0845 839 9345

[www.ch-travelcare.co.uk](http://www.ch-travelcare.co.uk)

Able2Travel offers specialist travel insurance products. Where a customer has an existing health condition they claim to source the most appropriate travel insurance product to provide the protection that is needed at the most affordable price.

### **Age Concern England,**

Astral House, 1268 London Road, London SW16 4ER. Tel: 0845 600 3348

[www.ageconcern.org.uk/AgeConcern/travel\\_insurance.asp](http://www.ageconcern.org.uk/AgeConcern/travel_insurance.asp)

Age Concern Travel Insurance is provided and managed by Fortis Insurance Limited. Together they specialise in providing holiday insurance for the over 65's (there is no maximum age limit!) and those with pre-existing medical conditions. Quotes are available online. They also provide cover for the

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financial failure of your Tour Operator, travel or accommodation provider, which is something that is not usually covered under many policies. Plus a pre-travel advice line, to lay any travel concerns you have to rest.

AllClear Insurance Services, AllClear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ, Tel 0845 250 5200, Website: [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

“All Clear Insurance Services” guarantees to cover any medical condition with fully comprehensive cover.

### **BUPA Travel Services,**

Thames Side House, South Street, Staines, Middlesex, TW18 4TL, Tel: 0800 001022 or 44(0)1784 410910 from abroad. [www.bupatravel.co.uk/](http://www.bupatravel.co.uk/)

BUPA provides a pretty good all round service, despite being one of the pricier insurance providers. There is an extensive FAQ section. If you or anyone who is named on the policy are suffering from a medical condition and answer “yes” to any of the medical questions, then you will need to be medically screened.

### **En Route Insurance Consultants**

Grove Hills, Cranbrook Road, Hawkhurst, Kent TN18 4AS. Tel: 0800-783-7245 Fax: 01580-752401  
E-mail: [info@enrouteinsurance.co.uk](mailto:info@enrouteinsurance.co.uk)  
Website: [www.enrouteinsurance.co.uk](http://www.enrouteinsurance.co.uk)

En Route Insurance Consultants have access to specialist insurers with schemes providing cover for disabled people. There is no exclusion for people who have disabilities or pre-existing medical conditions. (Cover can also be extended to Carers if required).

### **Europ Assistance Ltd**

Sussex House, Perrymont Road, Haywards Heath, West Sussex RH16 1DN Tel: 0844 338 5533 or (01444) 440202 Website: [www.europ-assistance.co.uk](http://www.europ-assistance.co.uk)

“Europ Assistance” offers “Personal Travel Insurance” (medical form required) for people aged over 65 who often incur high extra premiums on other general travel insurance. While not aimed at people who have particular needs arising from disabilities, this policy does include features that may be useful to some disabled people including covering the extra cost of moving to another hotel if a lift breaks down for more than a day. Their website also states “...cover for the customers with pre-existing medical conditions must be approved by our medical underwriters on a case by case basis”.

### **Freedom Insurance Services Ltd**

Richmond House, 16-20 Regent Street, Cambridge, CB2 1DB  
Tel: 01223 454 290  
[www.freedominsure.co.uk](http://www.freedominsure.co.uk)

Freedom is a specialist travel insurance company, offering pre-existing medical condition travel insurance. Depending upon circumstances, both single trip and annual policies are available. Freedom’s travel insurance programme was specifically designed to include cover for pre existing medical conditions.

### **Free Spirit Solutions**

P J Hayman & Co, Stanstead House, Rolands Castle, Hampshire PO9 6DX  
Tel: 0845-2305000 [www.free-spirit.com](http://www.free-spirit.com)

Free Spirit specialises in providing extensive travel insurance for UK residents with pre-existing medical conditions. If you have a disability or pre-

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existing medical condition, Free Spirit - one of the UK's largest specialist schemes for travellers with pre-existing medical conditions - can provide a travel insurance solution when other providers will not offer cover. Free Spirit Travel Insurance is arranged by PJ Hayman & Company Limited.

### **Holiday Services Ltd**

2 Kedleston Close, Huthwaite, Nottingham, NG17 2SE. Tel 01623 557592 [www.holidayservices.org.uk](http://www.holidayservices.org.uk)

Founded in 1985 this company offers specialist travel insurance. Of particular interest to people with pre-existing medical conditions are their "Travel Master" and "Holiday Extra" policies, both designed for pre-existing conditions.

### **Insureforall**

Insureforall is a trading style of Astrenska Ltd. Astrenska Ltd., 17 Devonshire Square, London EC2M 4SQ. Tel 0845 8800694. [www.insureforall.com](http://www.insureforall.com)

Insureforall provides single trip [senior citizen travel insurance](#) up to the age of 84 and annual, multi trip policies for worldwide travel up to the age of 74. They will also quote for pre-existing medical conditions.

**J & M Travel Insurance Services** 14 –16 Guildford Street, London, WC1N 1DW. Tel: 0845 338 1638 [www.jmi.co.uk](http://www.jmi.co.uk)

If you still have difficulty arranging insurance, contact the **Association of British Insurers**, 51 Gresham Street, London, EC20 7HQ Tel: 0207 600 3333. The ABI is an umbrella organisation that can put you in touch with other insurers. It is important that anyone arranging group holidays has appropriate insurance cover both for themselves and participants.

You may also find "Tourism For All" to be a useful website, [www.tourismforall.org.uk](http://www.tourismforall.org.uk)

J & M provides travel insurance for the disabled and to people with medical conditions. Their Travelbilty insurance cover is specially created for people who are disabled or those with pre-existing medical conditions and their carers. See [www.travelbilty.co.uk](http://www.travelbilty.co.uk) for details and on-line quotations. 0845 338 1638

### **The Insurance Surgery Ltd**

King Edward House, 1 Jordangate, Macclesfield, Cheshire, SK10 1ES. Telephone 0870 458 7955. For quotations telephone 0800-083 2829 [www.the-insurance-surgery.co.uk](http://www.the-insurance-surgery.co.uk)

The Insurance Surgery was established in 1999 and claims to be one of the UK's leading specialist in finding life insurance, travel insurance, impaired life annuities and other insurance products for clients with pre existing medical conditions..

### **SAGA**

The Saga Building, Middelburg Square, Folkestone, Kent, CT20 1AZ, Tel 0800 015 8055

[www.saga.co.uk/insurance/travel-insurance](http://www.saga.co.uk/insurance/travel-insurance)

SAGA, the well known holiday company, is involved in many different areas these days including insurance. They offer on-line medical screening for pre-existing conditions

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