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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. Therefore, it is 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.

### Travel Guide

The Government website provides essential information if you are planning to travel abroad. It is updated regularly and definitely worth reading before travelling.

<https://www.gov.uk/guidance/foreign-travel-insurance>

### EHIC and GHIC cards

If you are planning a trip to a country in the European Union (EU), you may still use your EHIC card until it expires, even though Great Britain has left the EU.

The EHIC currently entitles you to state-provided medical treatment if you fall ill or have an accident in any EU country, or in Switzerland, Norway, Iceland and Liechtenstein, where the scheme also applies. The cards cover pre-existing medical conditions and routine maternity care, as well as emergency care.

If your EHIC card has expired, you may apply for a Global Health Insurance Card (GHIC) which entitles you to medical care as before, ie GHIC lets you get medically necessary state healthcare in Europe at a reduced cost or sometimes for free, but it will **not** be valid in Norway, Iceland, Liechtenstein or Switzerland.

With an EHIC or GHIC you can get emergency or necessary medical care for the same cost as a resident in the country you're visiting. This means that you can get healthcare at a reduced cost or for free. In other words, visitors are treated as if they are resident of the country in question.

You may be entitled to a new EHIC card if you have certain rights under the Withdrawal agreement. Always check the Government website before you travel.

**MND Scotland is the only charity funding research and providing care and information for those affected by MND in Scotland.**

Limited treatment may also be available while visiting other non-EU countries. Always check the [government website](#) for the latest information if you are planning to travel abroad.

The UK has reciprocal health deals with a few non-EU countries, including Australia and New Zealand, under which visitors can receive urgent treatment at a reduced cost or for free.

But unlike the EHIC, the agreements do not cover pre-existing conditions, so it's important to take out travel insurance which includes medical cover.

The UK government website states that it is still important to take out travel insurance as the EHIC and GHIC cards do not provide cover should you need to fly back to the UK in an emergency.

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 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.

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### **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.)

#### **Able2Travel Ltd.**

13-21 High Street, Guildford,  
Surrey GU1 3DG,  
Telephone: 0845 839 9345  
[www.able2travel.com/](http://www.able2travel.com/)

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 financial failure of your Tour Operator, travel or accommodation provider, which

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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,  
[www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

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

### **Avanti Travel Insurance**

Century House, Century Drive, Braintree, Essex, CM77 8YG  
Tel 01376 560800,  
[www.avantitravelinsurance.co.uk](http://www.avantitravelinsurance.co.uk)

Avanti Travel Insurance offers customers a range of policies. They claim to provide cover to customers up to a maximum age of 85 years and cover a wide range of pre-existing medical conditions.

### **BUPA Travel Services,**

Thames Side House, South Street, Staines, Middlesex, TW18 4TL,  
Tel: 0800 001022 or +44 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).

### **Essential Travel Ltd**

Their website states that they cover pre-existing medical conditions including Motor Neurone disease

Web : <https://www.essentialtravel.co.uk/>

Tel : 0800 014 2709

### **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”.

### **Fish Insurance**

2-4 Riversway Business Village, Navigation Way Preston PR2 2YP

Tel:0800 0883275

[www.fishinsurance.co.uk/](http://www.fishinsurance.co.uk/)

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Fish Insurance offer travel policies to people with disabilities and pre-existing medical conditions. Quotes available online.

### **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-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.

### **Goodtogoinsurance.com**

Goodtogoinsurance.com  
Kao Hockham Building,  
Edinburgh Way,  
Harlow,  
Essex CM20 2NQ  
Tel: 0844 704 8827 or visit their website:

<http://www.goodtogoinsurance.com>

Goodtogoinsurance.com provides travel insurance cover to travellers of any age, with or without pre-existing medical conditions. They can also cover your travelling companions on the same policy.

### **Insurancewith**

Insurancewith will try to cover most pre-existing conditions, including MND. It's best to phone them first. Their customer service number is 020 3829 3875

<http://www.insurancewith.com>

### **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.

### **Livability Insurance Services** 17

Eversley Road, Bexhill on Sea, East Sussex, TN40 1HA

Tel. 0845 338 1638

[www.livabilityinsuranceservices.com](http://www.livabilityinsuranceservices.com)

Livability Insurance Services is a trading name of Orbis Insurance Services Limited. Orbis was formed in 2005 following a meeting with the office of the Deputy Prime minister on social exclusion. The vision was to find a solution for people who find it difficult to obtain insurance due to pre-existing medical conditions and disabilities or

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those with pre-existing medical conditions and their carers.

### **The Insurance Surgery Ltd**

King Edward House, 1 Jordangate,  
Macclesfield, Cheshire, SK10 1ES  
Telephone 0870 458 7955  
For quotations call 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.

### **Staysure.org.uk**

Staysure offers travel cover for pre-medical conditions, but you need to check with them first.

Free phone 0808 281 3244  
<https://www.staysure.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" a useful website. [www.tourismforall.org.uk](http://www.tourismforall.org.uk)