

Talking Points 2: Travel Insurance

It is essential to take out an appropriate travel insurance policy before travelling overseas, but it should also be considered for holidays in the United Kingdom.

Your policy should cover: hotel costs, flights, car hire, lost or damaged baggage, medical costs, delays etc – to name but a few. Do not focus solely on the medical cover, ensure one policy fits all!

If travelling abroad the cost of medical treatment can be extremely high. Usually payment is required in full prior to any care being given. Depending upon the circumstances of an episode of illness/injury you may require special transportation, expensive drugs, special equipment or even an accompanying person to either travel home with you or attend to any special medical care which may prove necessary.

In addition to taking out appropriate insurance for both medical cover and personal effects you may wish to investigate insurance to safeguard



BE HONEST Discuss your health before travelling.

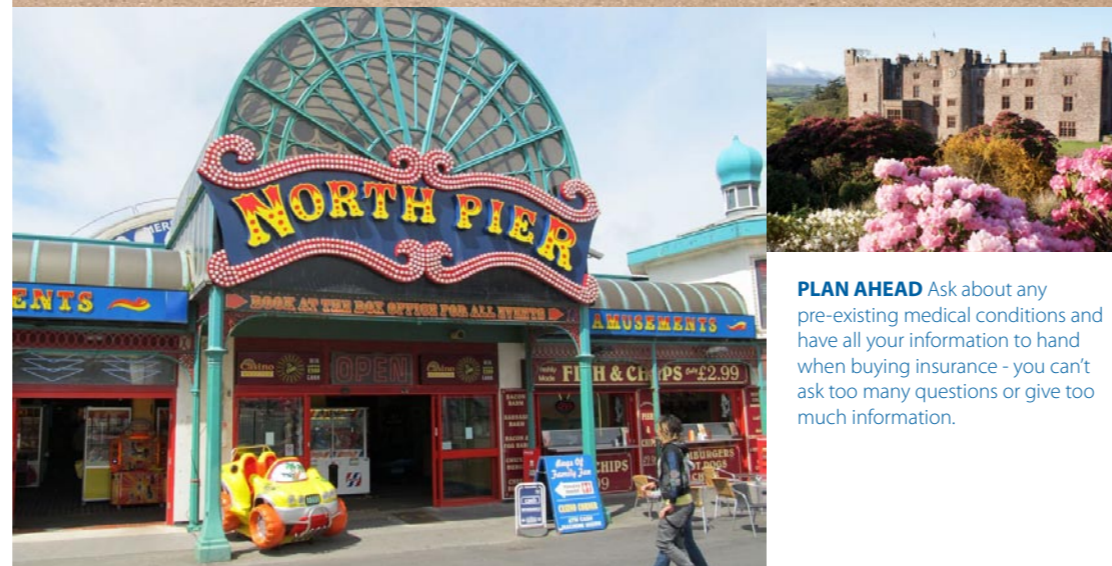
any medical equipment you will be transporting. Remember any personal medical equipment could be damaged or even lost. Ask your homecare provider if they have it insured for use outside the UK.

ALWAYS be honest when dealing with insurance companies – the policy is being taken out with your best interests at heart. If you have not been honest and the policy does not cover all possible eventualities then in the event of a claim the only person to suffer will be you!

Remember when taking out a policy where others are included in the cover to ensure that it is suitable for everyone insured. If you take out cover for yourself independently from anyone you are travelling with and it becomes necessary for them to cancel due to your medical condition then prior to travel they **MUST** declare this to their insurance company.

Medical Declaration

Before you take out any travel insurance, ask what cover they offer for 'pre-existing medical conditions'. If you make a declaration at the beginning it will ease the procedure. Each company will have a different procedure but each will require a medical declaration of some kind. Differing comments back to PINNT report fluctuating ease of gaining travel insurance.



It helps to have the right information to hand when making your initial investigations for insurance. The way in which you conduct yourself either in person or on the telephone will contribute to the eventual outcome of the whole experience.

Some travel agents offer 'free' or 'inclusive' insurance – do not dismiss it until you have enquired regarding pre-existing medical conditions. There may be an additional charge to pay – it's all about doing your homework!

Seeking a Quote

PINNT do not recommend any one company but offer suggestions for companies you may wish to try. If you have a company from previous information from PINNT do not dismiss it, always try them first.

MORE THAN – Tel: 0800 048 0322 - www.morethan.com

WORLDWIDE TRAVEL INSURANCE - Tel: 01892 833338 - www.worldwideinsure.com

MIA (Medical Insurance Anywhere) – Tel: 01268 782 745 - www.miaonline.co.uk

Columbus Direct – Tel: 0800 083 9503 www.columbusdirect.com

AllClear Insurance Services – Tel: 0845 250 5202 www.allclearinsurance.com or email info@allclearinsurance.com

The Insurance Surgery – Tel: 0800 083 2829. A company who specialise in helping people with pre-existing medical conditions. If you declare your conditions they can search for companies who may offer you cover www.the-surgery-company.co.uk



ENJOY YOUR BREAK Get fully insured and have fun!

This is not an extensive list, only an overview of some of the available companies that members have suggested.

Pointers to guide you through the process:

- Before making your initial enquiries ensure you have the dates, times and destination for your travel plans.
- Write down your medical condition(s) and a list of all your medication(s).
- State whether you have an output stoma and which type; know the exact nature and terminology for your particular type of artificial feeding.
- **DO NOT** confuse medical conditions with medications or treatments, this could lead to an unnecessarily heavy financial penalty.
- Even if you are nervous or apprehensive about going through this process **DO NOT** convey this – if you are nervous then they will be too, which may lead to a refusal for cover.
- Have ready your doctor's *permission and fitness to travel* letter which they may request a copy of. Never send the original; always have spare copies as per the advice given in the PINNT Holiday Guidelines.

- If you are unsure whether your declarations have been clearly understood and logged, either ask them to read them back or ask for a written copy.

- If you have a close member of your family or relative who has a pre-existing medical condition which could impact on your travel plans then you may need to declare this too. Non disclosure of any personal or immediate family member's medical conditions could invalidate your policy.

- If anyone you are travelling with elects to arrange their own insurance ensure they have full details of your medical condition(s), medicine(s) and artificial nutrition - everything you would declare yourself.

- If in any doubt, ask for a copy of the policy before accepting it. Clarify what the cooling-off time is.

- If you are a frequent traveller you may wish to consider an annual policy. Ask what the terms and conditions are relating to pre-existing medical conditions to ensure you comply and keep your cover valid.

- **ALWAYS** inform the Insurance Company of any changes which they may request you to do once a policy has been accepted - i.e. change in medical condition, new condition(s), new treatment or operations, pending operations or treatment ... This, too, will ensure your policy remains valid.

- **DO NOT** try to bluff your way through any process – it will catch up with you if you need to register a claim and you may even find yourself out of pocket with expensive bills to settle.

- Many companies are happy to oblige their customers, especially those with special needs, by providing a written copy of the declaration(s) made and stored in their system. If you are



GOING ABROAD? Get cover for high medical costs.

unable to obtain a copy ask to speak to the Customer Services Department and specify that you need it for your records.

- **ALWAYS** ensure they understand what you are telling them and spell any complicated or unusual words. Loopholes may be found if terminology differs from the initial declaration you make with any 'words or phrases' used on a claim form.

The European Health Insurance Card (EHIC)

The EHIC can be used to cover any necessary medical treatment due to either an accident or illness within the European Economic Area (EEA). The EHIC entitles the holder to state-provided medical treatment within the country they are visiting.

You can apply:

Online at www.ehic.org/apply.html
Telephone the NHSBSA EHIC Application Line on 0845 606 2030, or apply at your Post Office.

If you wish to assist fellow PINNT members by adding companies to the list above then we would love to hear from you...

...Happy travelling, stay safe and stay appropriately insured.

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