



DO'S AND DON'TS FOR HOLIDAYMAKERS WITH MEDICAL CONDITIONS

- Don't think that you can't get travel insurance if you have a severe medical condition. The mainstream insurers might not be interested, but there are always specialist insurance providers who will, no matter what the condition, your age or your country of destination.
- Get quotes well in advance of your trip – this allows you time to check the small print (many insurance providers no longer send out quotes in writing). Indeed, insist on a quote in writing. You might not be covered for what you think you are!
- Specifically ASK whether your particular medical condition is covered.
- Make sure you declare EVERY condition – or you could just end up with an expensive baggage policy!
- Answer the questions (when being screened) as honestly and fully as you can. Failure to do so might invalidate your cover.
- Taking medication to control a condition does NOT mean that you don't HAVE that condition from an insurance perspective!
- Don't think of getting insurance without your condition being covered. With the average cost of repatriation from the US, for example costing £25,000, 'buying cheap' might seem like a good idea at the time, but not if you fall ill subsequently and find you're not covered. It is a false economy.
- Don't rely on the EHIC as a substitute for travel insurance in the EU: the level of medical care will only match that of the population in the country you visit (i.e. not the same as UK) and the cost of repatriation will NOT be covered.
- If you have an annual policy, make sure it covers specific conditions. If your insurance is through a bank or credit card, check you are STILL covered and that additional restrictions have not been applied.
- If there is any change in your condition (or you develop a further condition) between taking out the policy and the date of your trip, then make sure you inform your insurance provider.
- If the purpose of your journey abroad is to receive treatment again check your policy closely. In most cases you will NOT be covered.
- If in doubt, declare it.