

# Travel Insurance Guide

Due to the unprecedented impact of Covid-19, each travel policy's approach to coronavirus related matters will obviously be crucial in determining its appropriateness. Therefore, this guide primarily focuses upon pre-existing conditions, and does not seek to cover Covid-19 aspects and we recommend that users clarify this aspect prior to purchasing any policy.

Travel insurance is designed to cover the cost of the unexpected or unforeseen, for example if you were to become ill or get injured whilst on holiday. It also provides cover if you have to cancel your trip or return early because of an emergency.

It's a necessity for any holidaymaker (especially those with medical conditions) or people embarking upon travel for other reasons and provides vital peace of mind before you head off on your trip.

Premiums tend to be more expensive for those with pre-existing conditions, because medical costs are usually the most expensive type of claim that people make on their travel insurance.

The effect your pre-existing condition will have on the price of your travel insurance depends on the nature of it, but the rule of thumb is the more severe the illness or disability, the more

your premium is likely to cost.

## Common Medical Conditions

- Allergies
- Back pain or joint issues
- Chronic illnesses (including cancer)
- Circulatory problems
- Diabetes
- Respiratory conditions
- Psychological issues.

It's worth noting that if you're prescribed certain medication, recently received treatment or had a consultation, you may have to declare this too.

## Travel Insurance Cost

The cost of your travel insurance will likely be affected by where you're going and how long for, your plans and the nature and severity of your condition. By shopping around providers (including speaking to brokers), buying coverage as far in advance as possible and paying a higher excess or even buying cover for multiple trips, you are likely to be able to reduce the price of your quote.

## Medical Questionnaire and Risk

If you want to buy a travel insurance policy that covers pre-existing medical conditions, you'll most likely be asked a series of in-depth questions that require detailed and honest answers.

Your transparency here is essential so that your bespoke policy can be created, taking into account your personal needs and any risk to your health.

By not declaring your full medical history at this point, claims you later make could be rejected as insurers will have access to your medical records, meaning you have to cover costs yourself.

Once you have answered all relevant questions there are a number of potential outcomes:

- You are issued a standard travel insurance policy
- You get insurance (but without cover for your condition)
- You get insurance at a higher price
- The insurer imposes certain exclusions, terms or higher access payments
- You are refused insurance.

## What Counts as a Pre-Existing Condition?

Any kind of illness, disability or injury that you have from when or before you take out your travel insurance policy. It can also mean acute or chronic conditions you've recovered from and been given the all-clear to, such as cancer, high blood pressure and cholesterol.

## Does Pregnancy Count as a Pre-Existing Condition?

Pregnancy may not be classified as a pre-existing condition, but we suggest you check with your insurer or broker and be accurate and honest about your declarations. Failure to

do so may mean your cover is invalid.

Many insurers will cover a pregnancy-related emergency abroad (providing you haven't had complications), but in some cases cover can be limited to a varying amount of weeks during your term. We recommend you check with your provider.

## Do I Need a Fit Note From My Doctor?

Generally no, but your insurer may consult with your doctor for more information. We recommend you check with your provider, if you have a pre-existing condition.

## Is My European Health Insurance Card (EHIC) Still Valid?

As a result of Brexit from 1 January 2021 EHIC cards are being replaced by other arrangements. Your existing EHIC card will still be valid for use if it has not expired. You can apply for a new UK GHIC to use from 1 January 2021 in the EU. We recommend you check the Government website, for more information, [here](#), before you travel or speak to a broker. If you have a pre-existing medical condition it is always worthwhile considering your options with a broker.

Should you become ill on your trip to Europe, the new UK GHIC may provide you with healthcare for free or reduced cost whilst visiting certain European countries. It's worth noting there are certain things it doesn't cover (eg medical repatriation) that make having appropriate travel insurance a necessity.

## How Much Does a Policy Cost?

This depends on a number of variable factors including your medical history, the severity of your pre-existing condition, your age, your behavioural habits and intended activity and the covered risks, all may affect the price of

the policy that is right for you. Your broker will discuss these issues with you and should provide you with cost and coverage options.

## **Health Compare**

Health Compare has reviewed and collated a list of travel insurers who all provide travel insurance that includes cover for pre-existing conditions. Whilst each insurance provider will give you an individual quote, you can travel with the peace of mind knowing that you are covered should the need to make a claim arise. Choose well.