

Getting travel insurance when you have a medical condition

Travel insurance is something that most people either get free with their bank account or credit cards. Or they do a quick search on the internet and take out the cheapest policy that suits their needs.

However, if you have a medical condition, as I found out after I was diagnosed with cancer, buying travel insurance isn't that simple. And trying to cover a relatively rare condition such as ectodermal dysplasia comes with its own challenges, because the condition is rare, travel insurance cover is sometimes refused. However, being refused cover doesn't always mean that the risk is too high, it's generally because insurers have never heard of the condition and have no idea how to rate it.

Trying to find affordable travel insurance to cover a pre-existing medical condition limits the choice available, but couple that with insurers with limited knowledge; it can often feel like an insurmountable challenge. From a choice of 30-odd companies, it suddenly slides down to a handful, and the few companies that do understand your condition and will cover you are difficult to track down - they will be small specialist companies without big marketing budgets (unlike the large travel insurance companies) so you are unlikely to have heard of them.

Don't let this put you off because these small specialists are experts in providing cover for people with medical conditions and some can tailor a policy to your exact needs. And contrary to the horror stories you may have heard, a fully comprehensive travel insurance policy that will cover your medical condition will not cost the earth, provided you find one of the specialist providers which fully understands your condition. Charities such as the Ectodermal Dysplasia Society are probably the best people to ask when you are looking for a travel insurance provider who will understand your condition.

Getting travel insurance to cover ED will take longer to arrange, but you can cut down on the hassle by gathering all the information you will need before you start to input your details on a website or pick up the phone.

The details you should have to hand are:

- Dates of travel Countries you are visiting
- Full names and dates of birth of your travelling party
- List of medications taken, noting which drug for which condition List of medical condition/s
- Dates of diagnosis
- Dates of hospital stays, either as in or outpatients
- Any unplanned hospital visits such as A & E, and the dates of these visits

Another tip when arranging travel insurance is to ensure all of the travelling party are on the same policy. Although they may not have ED, should the medical condition cause any complication that leads to a claim such as cancellation of the holiday, your fellow travelers would also be able to claim for cancellation, curtailment and any other necessary expenses.

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It is highly unlikely that members of the travelling party who have their own standard travel insurance policies will be able to make a successful cancellation claim on their own insurance policy, unless ED was also fully declared to their travel insurance provider and cover agreed. Once you have chosen and bought your travel insurance policy, make sure that you have the 24-hour medical emergency telephone number easily to hand when you travel. It is a good idea to key this into your mobile phone along with your travel insurance policy number. The 24-hour emergency number is a great source of medical advice when abroad and operatives will liaise with hospitals and doctors on your behalf, which is particularly useful in countries where you do not speak the language.

No matter if you have a medical condition or not, travel insurance is never a fun purchase, but by following the above tips you should be able to obtain a travel insurance policy to cover your medical condition with the minimum of fuss.

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