



TRAVEL INSURANCE COMPANIES FOR PRE-EXISTING CONDITIONS

www.nichs.org.uk/travelinsurance

Insurance Companies	Contact Details
ABLE 2 TRAVEL Ltd.	0845 839 9345 enquiries@voyagerins.com www.able2travel.com
ALL CLEAR	0845 250 5350 info@allcleartravel.co.uk www.allcleartravel.co.uk
CEDAR TREE	0203 137 7922 support@cedartreeinsurance.com https://www.cedartreeinsurance.com
FREEDOM INSURANCE	01223 454 290 information@freedominsure.co.uk www.freedominsure.co.uk
FREE SPIRIT	0845 230 5000 contact@freespirittravelinsurance.com www.free-spirit.com
INSURANCE CHOICE	0843 2278 293 www.insurancechoice.co.uk
INSURE AND GO	0844 888 2787 www.insureandgo.com
INSURANCEWITH	www.insurancewith.com 0203 829 3875 They also provide advice about travelling with a medical condition: www.insurancewith.com/travelling-with-a-medical-condition/
IT'S SO EASY	0844 357 1315 www.itssoeasytravelinsurance.com
MANOR INSURANCE	0845 850 1066 www.manorinsurance.co.uk
POST OFFICE	0800 294 2292 www.postoffice.co.uk
SAGA INSURANCE	0800 015 8055 (New Policies) 0845 300 5551 (Existing Customers) travel.insurance@saga.co.uk www.saga.co.uk

GET AN EHIC FORM

A European Health Insurance Card (EHIC) is needed to receive medical care that becomes necessary during your visit to an EEA country (European Economic Area) or Switzerland.

The EHIC is normally valid for three to five years and covers any medical treatment that becomes necessary during your trip due to illness or an accident.

The card gives access to state-provided medical treatment only on the same basis as an insured person living in the country visited.

Individuals should be aware this might not cover all the things available on the NHS in the UK and a contribution to the cost of your care might be required.

The EHIC also covers any treatment you need for a chronic disease or pre-existing illness although you may need to make arrangements in advance for kidney dialysis and oxygen therapy.

The EHIC is not a substitute for travel insurance and you are advised to take out comprehensive private insurance for visits to all countries, regardless of whether you are covered by your EHIC.

You can apply for an EHIC:

- By calling the EHIC Applications Line on 0845 606 2030. Your card will be delivered within 10 days.
- By post – pick up an EHIC application pack from your local Post Office branch. Your card will be delivered within 21 days.
- The EHIC Enquiries Line will help with any other queries you may have: 0845 605 0707

TRAVEL TIPS

1. Take your travel insurance documents with you – the Policy gives emergency helpline telephone numbers and provides full information on the details that will be necessary should you need to make a claim.
2. Obtain an European Health Insurance Card. Application forms can be obtained from the Post Office or apply online at <http://www.ehic.org.uk/>. This enables you to benefit from reciprocal health agreements, which exist between European Union countries.
3. Make sure all passports, visas, vaccinations and health requirements are up-to-date and valid for the duration of your trip, and be sure to take all necessary documents with you.
4. Declare to your insurers any medical conditions you or your travelling companions may have. Ensure you have full cover before you accept the insurance. Remember to declare if a close relative is seriously ill – this can affect your cover if you have to cancel your policy.
5. Ensure that your travel insurers are aware of any hazardous activity you intend to participate in – such as mountaineering, canoeing, bungee-jumping, marathon running etc. These may be included automatically in the cover, or may be added if you ask, possibly for an additional premium.
6. Always ensure that at least one of your travelling companions is insured on the same policy as you. Otherwise a sick or injured person may have to travel home alone. Remember some travel insurance providers are willing to cover all the party but would exclude anyone with an existing medical condition.
7. Take sufficient medication. Include extra supplies and where possible always pack this in your hand luggage.