



Holiday Insurance

It is essential to take out an adequate holiday insurance policy.

In many countries, the cost of medical treatment in the event of illness or accident has to be met in full and can be frighteningly high. Even in most of the countries with which Britain has reciprocal arrangements for health care, at least part of the cost of treatment will have to be repaid. Insurance may also be required to cover the cost of property that is lost or damaged while on holiday, to recoup money if the trip has to be cancelled or to provide some compensation for delays. Holiday insurance is generally associated with overseas travel but is also available and should be considered for a holiday in Britain.

Although some of the problems that disabled people used to face are no longer usual, it can still be difficult to obtain a policy that meets some specific requirements. Before opting to take out the insurance policy offered by a tour operator or travel agent, check that it does not exclude people with any “pre-existing condition” that is relevant to you. You may also need to check that there is adequate cover for any equipment or other property you will be taking with you because of your disability. If the travel agent cannot fully answer your questions, contact the Insurance Company itself.

Brokers and other intermediaries offering special services for disabled people.

Inclusion does not imply any particular recommendation. Readers are advised to make their own enquiries and to use their own judgement in relation to their needs. Some policies contain conditions that at first sight may seem to exclude you; this may not be the case so speak to the company concerned. It is also important to note that your premium or excess may be higher because of your diagnosis

Many companies arrange insurance for people with disabilities through the assistance of a ‘Medical Line’. This is a company who specialise in calculating the risk of somebody going on holiday, and they may ask you to produce a letter from your doctor confirming your fitness to travel. The assessor should be a registered Health Care Professional.

All Clear Travel Co UK, Bishopscourt Affinity Solution, 6th Floor, Regent House, Herbert Road, Brentwood, Essex, CM14 4JE Tel: 0870 7779 339
Website: www.allcleartravel.co.uk

This company guarantee to cover any medical condition with fully comprehensive cover.

Medi Cover Travel Insurance, Lumbry Park, Selborne Road, Alton, Hants, GU34 3HF Tel: 0870 7353 6000
Website: www.medi-cover.co.uk

This company specialises in cover for medical conditions.

Europ Assistance Ltd., Sussex House, Perrymont Road, Haywards Heath, West Sussex RH16 1DN Tel: (01444) 440202
Website: www.europ-assistance.co.uk

This company offers "Personal Travel Insurance" (medical form required) for people aged over 65 who often incur high extra premiums on other general travel insurance.

While not aimed at people who have particular needs arising from disabilities, this policy does include features that may be useful to some disabled people including covering the extra cost of moving to another hotel if a lift breaks down for more than a day.

J & M Travel Insurance Services, 14 –16 Guildford Street, London, WC1N 1DW.
Tel: 020 7446 7626
E-mail: victor@jmi.co.uk Website: www.jmi.co.uk

This company provides travel insurance for the disabled and people with medical conditions.

M.J. Fish & Co., 3-4 Riversway Business Village, Navigation Way, Preston PR2 2YP Tel: (01772) 724442

This specialist insurance broker for disabled people offers a Holiday and Travel scheme covering personal liability, delayed departure, cancellation, air ambulance repatriation, medical fees, person accident and baggage, money and wheelchair cover. Discount given for groups.

En Route Insurance Consultants, 3 Huntingdon Road, Thrapston, Kettering, Northants NN14 4NF Tel: 01832 732225.
E-mail: enroff@aol.com

En Route Insurance Consultants have access to specialist insurers with schemes providing cover for disabled people. There is no exclusion for people who have disabilities or pre-existing medical conditions. (Cover can also be extended to Carers if required).

Free Spirit Travel Insurance, Hamilton Barr House, Bridge Mews, Bridge Street, Godalming, Surrey GU7 1HZ Tel: 01483 255888 Fax: 01483 255880.
Website: www.free-spirit.com

Free Spirit travel insurance is designed specifically for people with a disability or ongoing medical condition – as well as accompanying friends or relatives.

Free Spirit carry out all of their sales over the phone and have a Nurse on-site to assess peoples needs.

Perry Gamble & Company Ltd Insurance Brokers Broadway House, 112-134 The Broadway, London SW19 1RL Tel: 020 8542 1122 Fax: 020 8542 1110

This company will provide a standard quotation, followed by medical screening which may result in an excess depending on personal circumstances and where the holiday is to be taken.

C.H. Facilities Tel: 0870 750 6711

This company will insure in principle, depending on a Doctors letter, the health of the person and where they intend to travel.

If you still have difficulty arranging insurance, contact the **Association of British Insurers**, 51 Gresham Street, London, EC20 7HQ Tel: 0207 600 3333, an umbrella organisation who can put you in touch with other insurers.

It is important that anyone arranging group holidays has appropriate insurance cover both for themselves and participants. Several of the organisations listed above will be able to arrange an insurance policy for a group holiday and there are also companies which specialise in particular types of holidays. One such is **British Activity Holiday Insurance Services**, Overseas House, 19-23 Ironmonger Row, London, EC1V 3QN Tel: (0207) 251 6821
Website: www.ansell.co.uk E-mail: ansell@easynet.co.uk

