

Travel Insurance

You can buy travel insurance policies either for a particular trip, or as an annual policy. If you are taking out a single trip policy, it is a good idea to take it out when you book the trip. This is because most travel insurance packages give cover if the trip is cancelled. Some travel insurance policies will also provide cover for trips in the United Kingdom.

Your Home Contents insurance policy may also cover some of your insurance needs; for personal possessions, for example. In this case, you may wish only to take out travel insurance to cover other things, such as cancellation and medical cover.

If you have bought a package holiday, it may include travel insurance. You don't have to buy this insurance, though, and you can make your own arrangements. Travel agents who are members of the Association of British Travel Agents (ABTA) are expected, under the Code of Practice, to tell their customers about types of insurance available.

It is illegal for a travel agent to try to charge more for a package holiday because you refuse to accept travel insurance offered by the agent. This also applies to tour operators who are in a group of companies which includes a travel agent, and where the tour operator sells directly to the public.

A travel insurance policy will usually cover:

- medical or dental treatment, hospital and nursing charges
- additional travel expenses; returning a sick person home, for example
- additional travel and hotel expenses of another person who is needed to stay with the sick person, and help bring her/him home.

Some insurance policies will not cover pre-existing medical conditions. That is a medical condition you know you have when you take out the policy.

If you have a pre-existing medical condition you must be honest with your insurer. If, for example, you don't tell them that you have asthma and then you have an attack abroad, your insurer is highly unlikely to pay out. If you are honest and up front your insurer may choose to cover you for any treatment for your pre-existing condition, or exclude that condition from the policy.

You can buy travel insurance from many different sources including:

- direct from insurers
- insurance brokers
- travel agents
- tour operators
- banks
- building societies
- the post office
- retailers
- credit card providers.

Insurance companies offer a variety of ways to buy, such as over the counter, by telephone, post and over the internet. See section "Finding an Insurance Provider" for details of insurance companies.

European Health Insurance Card

If you are going to a European Economic Area (EEA) country or Switzerland you should make sure you've got a European Health Insurance Card (EHIC). It's not always easy to get treatment abroad, so you should always make sure you have travel insurance.

The EHIC entitles you to free or reduced-cost medical treatment that becomes necessary during your trip if you are ill or have an accident. The card gives access to state-provided medical treatment only, and you'll be treated on the same basis as someone who lives in the country you're visiting. This might not include all the things you'd expect to get free of charge on the NHS. It may also mean that you have to pay something towards the cost of your care.

For more information on the EHIC see the leaflet "Health Advice for Travellers", this is available from most Post Offices and Job Centres. The quickest and easiest way to apply for an EHIC is online at www.dh.gov.uk/travellers. Your card will be delivered within seven days. Alternatively, you can apply:

- By calling 0845 606 2030 (card delivered within 10 days)
- By post using the form provided with the above leaflet (card delivered within 21 days)

Finding an Insurance Provider

The best advice is to shop around and to start well in advance of your holiday. It is a good idea to get quotes from the better known insurance companies first. If you are not able to get insurance from one of these companies, there are specialist insurance companies who offer insurance to people who have a pre-existing medical condition.

Every body's circumstances are different, and each insurance company has different ways of working. Just because a friend or relative may have been turned down by a company doesn't necessarily mean that they will turn you down.

Below is a list of insurance providers who insure people with a pre-existing medical condition and who some callers to our helpline have found helpful.

Please note: the British Lung Foundation does not recommend or endorse these companies. This information is provided as a service only, to help anyone who is having difficulty finding an insurance company.

Able2Travel www.ch-travelcare.co.uk
0845 839 9345 - Single trip policies up to 79 years
Annual and long stay policies up to 69 years

All Clear Travel Insurance
www.allcleartravel.co.uk
0845 250 5200 - Single trip policies - no age limit
Annual policies - 65 or 75

BUPA Travel Cover
www.bupatravel.co.uk
08700 00 10 22
Age limit - 79 years

Flexicover Direct

www.flexicover.co.uk

0800 093 9495 - Single trip policies -
no upper age limit
Annual policies - 85 years

Free Spirit Travel Insurance

www.free-spirit.com

0845 230 5000 - Single trip policies -
contact 0845 230 5000 if over 80 years
Annual policies - 79 years

Freedom Insurance Services Limited

www.freedominsure.co.uk

01223 454 290 or 0870 774 3760 -
Single trip policies - 85 years
Annual policies - 75 years

Getmy.com www.getmy.com/travel

0845 026 2441

Single and annual policies - 85 years

Global Travel Insurance

www.globaltravelinsurance.co.uk

01903 203 933 - Single trip policies -
90 years
Multi policies - 75 years

It's so Easy Travel Insurance

www.itssoeasytravelinsurance.com

0845 222 4205 - Single trip policy - no
age limit
Annual policy - 75 years

Travelbility www.travelbility.co.uk

0845 338 1638

Single trip policies - 68 years
Annual policies - 78 years

Insurance Choice

www.insurancechoice.co.uk

08432 276 505 - Single and Long Stay
policy - no age limit
Annual Multi trip - 85 years
Pre existing medical conditions - no
age limit

Just Insurance

www.conditionscovered.co.uk

0800 954 0174

"World wide cover for up to 180 days
with NO AGE LIMIT"

Makesure Insurance Services Ltd

www.makesureinsurance.co.uk

0845 309 4439

Policies considered up to the age of 99
years

Manor Insurance

www.manorinsurance.co.uk or

www.travelinsured.co.uk

01424 718 790 or 0800 027 6171

Single trip policies - 110 years

Annual policies - 75 years

Long stay - up to 18 months - 65 years

- up to 9 months - 70 years

- up to 6 months - 75 years

- up to 4 months - no limit

Marks and Spencer

www.marksandspencer.com

0800 068 3918

Single trip policies - no upper limit
unless travelling to USA, Canada or
Caribbean

Annual policies - 75 if travelling to
USA, Canada or Caribbean, 80 to
Europe and rest of world

Stay Sure www.staysure.co.uk

0844 277 0844

Single trip policies - 85 years

Annual policies - 80 years

Long stay - 75 years

Medical insurance - 85 years

Travel Insurance 4U

www.travelinsurance4u.net

01753 400 128

Europe - 99 years

Australia & New Zealand - 79 years

USA and Canada - 79 years

Unique email -

unique@heathlambert.com

01603 828440

Single trip policies - no limit

See link on www.lunguk.com for 5%
discount