Cardiomyopathy UK
the heart muscle charity

Travel Insurance

Finding the right cover for people with cardiomyopathy.

- Travel insurance is important for anyone travelling abroad or away from home.
- Getting a quote for travel insurance can be challenging if you have a medical condition.
- This information sheet explains the process of finding insurance that meets your needs.
- We recommend using BIBA to compare quotes from regulated firms.

Travel insurance is important for everyone, particularly for people with pre-existing medical conditions, who may need medical assistance while travelling.

Get a 'to whom it may concern letter'

Cardiomyopathy is a condition that not many people know about, and it can be difficult to explain. You may like to ask your GP, nurse, or cardiologist to write a letter explaining your condition, your symptoms, and your current medication. You can then carry this with you in case you need to explain your condition.

Compare costs and levels of cover

It is worth contacting several companies to compare the cost and level of cover. Companies will ask for details of any medical conditions and giving as much information as you can helps to find cover that meets your needs. It is important to check what is included in the cover and what is excluded. Quotes may be high because they are calculated on the likelihood of you needing to make a claim. Some companies exclude claims relating to pre-existing medical conditions and some may cover them at an additional cost.

If you have travel insurance as part of another product, such as a bank account, you may need to contact the insurance company directly to talk to them about your condition, as it may not be included in their cover. If you are traveling with family, it may be worth getting insurance for everyone from the same company. This is because if you are taken ill and need someone to stay with you, the company may provide cover for this, whereas insurance with a different company may not.

GHIC and EHIC do not replace travel insurance

The UK Global Health Insurance Card (GHIC) lets you get state healthcare in Europe at a reduced cost or sometimes for free. If you have a UK European Health Insurance Card (EHIC) it will be valid until the expiry date on the card. Once it expires, you'll need to apply for a GHIC to replace it.

www.gov.uk/global-health-insurance-card

The British Insurance Brokers' Association

The British Insurance Brokers' Association (BIBA) is a membership organisation, acting as an intermediary organisation between insurance brokers and customers. The BIBA website connects customers with around 1,800 regulated firms through their 'Find Insurance Services', both online and via telephone.

When a customer contacts BIBA, one of their agents will take the details of the insurance needs. The agent will search for an insurance broker that can provide a quote based on those requirements and then transfer the customer to that broker. In order to compare quotes, the customer can contact BIBA again in order to be put through to another broker.

At the time of publication, BIBA were able to locate several brokers that were able to provide travel insurance quotes for someone affected by cardiomyopathy.

www.biba.org.uk/find-insurance

Call BIBA on - 0370 950 1790

For information and advice on travel insurance

- **Money Advice Service** - advice on getting insurance - www.moneyhelper.org.uk
- **Which?** – an independent review of insurance www.which.co.uk and search 'medical conditions travel insurance'
- **Travel Aware** - government advice on travel www.travelaware.campaign.gov.uk
- **Association of British Insurers** - advice on insurance - www.abi.org.uk

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Every effort is made to ensure that information is accurate. This information is not intended as a substitute for advice from your own doctors. Cardiomyopathy UK does not accept responsibility for action taken after reading this information. Please note that information may change after date of printing and is intended for a UK audience.

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