Travel Insurance

Important Information for Customers with Pre-existing Medical Conditions

Why am I being provided with this document?

The information provided in this document is designed to improve access to travel insurance policies that include cover for more serious medical conditions.

What are the circumstances in which this could apply to me?

The following factors determine when this information is relevant to you:

- You have not been offered, or we/the insurer, have declined a quotation, wholly or partly, due to a medical condition
- Your policy has been cancelled, wholly or partly, due to a medical condition
- You have been offered a policy with a medical condition exclusion, which cannot be removed from the policy
- You have been offered a policy with a medical condition premium of £100 or more
- You have been offered a policy in respect of which the medical condition premium is not known.

So how can you help me?

We would like to provide you with details of a 'Medical Cover Firm Directory', which is a publicly available directory, that only lists firms that provide, or arrange, travel insurance policies that cover more serious medical conditions. The directory will also show you enough information about each firm listed, so you can make an informed, initial choice about which firm might meet your needs.

What are the benefits?

Some of the advantages of using the directory make it easier for you to navigate the available market and make it more likely in finding a firm who:

- Is willing to offer cover for your condition
- Is willing to offer cover for your condition without specific exclusions
- Is willing to offer cover for your condition at a more affordable price.

How can I access a Medical Cover Firm Directory?

The Money and Pensions Service (MaPS) has launched a travel insurance directory on its Money Advice Service website which can be accessed here:

https://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory

Or the British Insurance Brokers Association can help you

Telephone – 03709501790