



Travel insurance, and you...

By Able2Travel Insurance

When planning a trip – whether it's a short break, or the adventure of a lifetime – it's important to make sure you have the right travel insurance for your needs. The right policy can protect you against the expenses of unexpected medical emergencies and/or cancellation of your holiday and other losses.

Why might I need medical cover when travelling?

In the UK, we are very fortunate to have access to medical care through the NHS. However, if you require emergency medical treatment in a foreign country there is the potential that you will have to pay for it yourself. Medical expenses can be financially devastating and this is where travel insurance really comes in as an essential part of your travel plans and budget. Travel insurance will help pay unexpected emergency medical costs that may be incurred while travelling, in-line with the terms in the policy wording. The European Health Insurance Card (EHIC) is not a substitute for travel insurance as so many potentially expensive bills will not be covered by one.

What if I have a pre-existing medical condition, such as a heart problem?

Pre-existing medical conditions may not be covered automatically, so you may be required to go through a health screening process on the telephone to see if your conditions can be covered. There may be an additional premium to pay in order to have insurance cover for these health problems. Whether you need to declare your conditions or not varies from policy to policy, so read the health questions carefully. Cheaper policies often simply exclude most existing medical conditions completely.

Why is it more expensive to buy travel insurance if I have a medical condition?

Insurers may charge more if you have a pre-existing medical condition due to the increased potential of an expensive claim.

For example, the average cost of treatment if you have a heart attack requiring heart bypass surgery in the USA is in the region of £150,000*. So you can see, this makes the additional premium paid to cover a medical condition extremely good value for money.

There are a lot of insurance companies and policies – where do I start?

As with many services and products, it is worth researching to make sure you find the trusted insurance broker and insurance policy to meet your needs. Asking people you know may also be a first step. When looking at prices, make sure you are comparing 'apples' to 'apples'.

If you don't have the time or facilities to research many different policy options, Able2Travel provides a fast, sensitive and competitively-priced insurance solution for your travel plans and features outstanding customer service.

With over 15 years' experience, Able2Travel is proud to have helped many people to find suitable travel insurance that covers their medical conditions. In addition to the Able2Travel policy, our specialists have access to additional options that may be suitable for more serious medical conditions. This means you can find the cover you need with one call to Able2Travel at 01892 839 501.

**Source: Healix*