

Travel insurance

Travel insurance companies 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 factsheet lists some travel insurance companies that *people with cardiomyopathy have told us about*. We **do not endorse** these companies, and recommend that you contact companies directly to talk through your circumstances and needs.

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

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 travelling to EEA countries or Switzerland, you can apply for a European Health Insurance Card or 'EHIC'. This allows you to get healthcare for free or reduced cost while in these countries. This does not replace the need for travel insurance.

♥ Find out more at www.gov.uk/ehic

If you are travelling 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.

Travel insurance companies

The following are companies and brokers that *people with cardiomyopathy have told us about* when they have had a good insurance quotes and cover. Some are specialist providers for people who have difficulty getting insurance due to a medical condition.

We **do not endorse these companies**, and we would appreciate any feedback about your experiences.

AllClear

www.allcleartravel.co.uk

Boots Travel Insurance

0345 1 253 880 / www.bootstravelinsurance.com

Chris Knott Insurance

0800 917 2274 / www.ckinsurance.co.uk

Columbus Direct

0800 0680 060 / www.columbusdirect.com

Direct Travel Insurance

0330 880 3600 / www.direct-travel.co.uk

En Route Insurance

0800 783 7245 / www.enrouteinsurance.co.uk

Fish Insurance

0333 331 3770 / www.fishinsurance.co.uk

Freedom

01223 446 914 / www.freedominsure.co.uk

Free Spirit

0800 170 7704 / www.freespirittravelinsurance.com

Insurance Choice

01926 680 518 / www.insurancechoice.co.uk

Insure and Go

0330 400 1383 / www.insureandgo.com

JD Travel Insurance Consultants

0344 247 4749 / www.jdtravelinsurance.co.uk

Orbis Plus

01274 518 393 / www.orbisplus.co.uk

Virgin Money Travel Insurance

0330 400 1250 / www.virginmoney.com

World First

0345 90 80 161 / www.world-first.co.uk

For information and advice on travel insurance

Money Advice Service - advice on getting insurance

www.moneyadvice.service.org.uk

Which? - 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

