



Great value travel cover if you've been ill

With the right information, you can get affordable travel insurance to cover medical conditions. **Leigh Jackson** reveals the insurers offering the best policies

AT A GLANCE

- ▶ Find high-quality travel insurance even if you've been seriously ill
- ▶ How you can save hundreds of pounds on insurance
- ▶ What to do if you're struggling to get cover

Picking up travel insurance for a weekend in Paris or an escape to the sun is easy for healthy holidaymakers. But if you've had medical problems, it can be exhausting and expensive to get cover.

Anyone who's had a serious illness or has a medical condition is considered more likely to make a medical claim, so cover can be costly – and, in some cases, impossible to get.

To help you navigate the system, we gathered policies and quotes from 10 major insurers, and analysed whether they offer a good level of cover and value for money.

We found huge price differences for similar annual worldwide cover, with

£328 between the cheapest and most expensive policies for a heart condition, and a £230 difference for those covering high blood pressure.

Finding quality, affordable insurance for the scenarios we researched – high blood pressure, diabetes, heart conditions and cancer – isn't easy, but it is possible. We found decent annual travel insurance that covered breast cancer for less than £140, good insurance for heart conditions for less than £120 and good cover for high blood pressure for less than £45.

To gather our quotes, we posed as a 55-year-old looking for an annual, worldwide policy and a 60-year-old couple buying cover for a week's trip in Europe. All travellers had a medical condition. For each provider we've given a Which? policy score, which is our rating of the major aspects of a policy, including the level of cover for medical expenses, cancellation, baggage and money. ▶

High blood pressure

Save up to £230 on an annual policy

BEST LEVEL OF COVER

| TYPE OF COVER | INSURER | PRICE | SCORE |
|------------------|--------------|---------|-------|
| Annual (W*) | LV (Premier) | £143.32 | 93% |
| Single trip (E*) | LV (Premier) | £48.81 | 93% |

MOST EXPENSIVE COVER

| | | | |
|------------------|---------------------------|---------|-----|
| Annual (W*) | 50 Plus Insurance | £274.16 | 84% |
| Single trip (E*) | Good to Go Insurance (P*) | £66.20 | 74% |

CHEAPEST DECENT COVER

| | | | |
|------------------|-------------------|--------|-----|
| Annual (W*) | Holidaysafe (P**) | £43.54 | 92% |
| Single trip (E*) | Holidaysafe (P**) | £24.80 | 92% |

High blood pressure is relatively easy to cover – especially if it hasn't worsened recently. Each of the insurers we approached was able to provide cover.

Our travellers had had high blood pressure for 10 years and were on medication. For both annual and single-trip cover, the cheapest option was to go with a standard insurer. The two most

expensive – 50 Plus Insurance and Good to Go Insurance – are both specialists, while Holidaysafe, the cheapest for both, is a standard insurer.

If you have high blood pressure and your medication hasn't changed recently, you can buy cover in much in the same way as a healthy traveller, but you must mention the condition.

Type one diabetes

Save up to £113 on annual cover

BEST LEVEL OF COVER

| TYPE OF COVER | INSURER | PRICE | SCORE |
|------------------|--------------|---------|-------|
| Annual (W*) | LV (Premier) | £188.81 | 93% |
| Single trip (E*) | LV (Premier) | £99.50 | 93% |

MOST EXPENSIVE COVER

| | | | |
|------------------|----------------------|---------|-----|
| Annual (W*) | 50 Plus Insurance | £189.51 | 84% |
| Single trip (E*) | M&S Travel Insurance | £66.46 | 76% |

CHEAPEST DECENT COVER

| | | | |
|------------------|-------------------|--------|-----|
| Annual (W*) | Holidaysafe (P**) | £76.54 | 92% |
| Single trip (E*) | Holidaysafe (P**) | £24.80 | 92% |

As with high blood pressure, type one diabetes isn't usually difficult for travel insurers to cover, with policies offered by all 10 of the insurers that we researched.

The travellers in our scenario used an insulin pen to manage their condition. Again, the medical specialists were more expensive than the mainstream

providers; three of the four priciest annual policies and two of the three most expensive single-trip policies were from medical providers (not all shown above).

If your diabetes medication has largely remained unchanged since you were diagnosed, then you can usually find cheaper cover from a standard insurer.

Heart conditions

Save up to £328 on annual cover

BEST LEVEL OF COVER

| TYPE OF COVER | INSURER | PRICE | SCORE |
|------------------|-------------------|---------|-------|
| Annual (W*) | Holidaysafe (P**) | £115.04 | 92% |
| Single trip (E*) | Holidaysafe (P**) | £83.34 | 92% |

MOST EXPENSIVE COVER

| | | | |
|------------------|---------------------------|---------|-----|
| Annual (W*) | All Clear (Gold) | £442.99 | 66% |
| Single trip (E*) | Good to Go Insurance (P*) | £395.74 | 74% |

CHEAPEST DECENT COVER

| | | | |
|------------------|-------------------|---------|-----|
| Annual (W*) | Holidaysafe (P**) | £115.04 | 92% |
| Single trip (E*) | 50 Plus Insurance | £63.58 | 84% |

Buying cover if you have a heart condition can be difficult and, because the condition is more serious, medical specialists are usually the best bet. Only four insurers would offer annual worldwide cover – three of them were medical specialists.

Cover, however, can be expensive. Our travellers had

suffered a heart attack two years ago and were taking medication for arrhythmia (heart rhythm problem) and angina. The priciest annual policy came in at more than £440. To save, especially if you're taking just one or two trips a year, single-trip cover may be best – we found several decent policies that cost less than £100.

Cancer

Save up to £128 an annual cover

BEST LEVEL OF COVER

| TYPE OF COVER | INSURER | PRICE | SCORE |
|------------------|---------------------------|---------|-------|
| Annual (W*) | Good to Go Insurance (P*) | £267.92 | 74% |
| Single trip (E*) | LV (Premier) | £92.40 | 93% |

MOST EXPENSIVE COVER

| | | | |
|------------------|---------------------------|---------|-----|
| Annual (W*) | Good to Go Insurance (P*) | £267.92 | 74% |
| Single trip (E*) | LV (Premier) | £92.40 | 93% |

CHEAPEST DECENT COVER

| | | | |
|------------------|---------------------------|---------|-----|
| Annual (W*) | All Clear (Gold) | £139.99 | 66% |
| Single trip (E*) | Get Going Insurance (P**) | £54.16 | 88% |

We had two scenarios for cancer sufferers. Our annual policy customer was diagnosed with breast cancer 18 months ago and recently had reconstructive surgery. Our couple's single-trip policy covered both breast cancer and a second traveller who had testicular cancer five

years ago. Only two providers, Good to Go and All Clear, offered annual cover, while six offered single-trip cover. Annual cover is expensive, with the cheapest costing £139.99. Single-trip policies are cheaper, with both All Clear and Get Going offering cover for less than £60.

W* = Worldwide, E* = Europe, P* = Platinum, P** = Premier.

Your questions answered

Q What medical information do I have to declare?

A Tell your insurer everything, answering all questions fully. Insurers will decide which conditions are most risky and they may include some of your conditions for free, especially if you haven't been troubled by them for the last few years.

Q I'm not happy disclosing my medical information. Do providers have the right to ask these questions?

A Insurers ask detailed questions to get a good idea of your risk. If you don't

tell an insurer about a medical condition it won't cover it, or any related condition it may cause. Any short-term embarrassment pales in comparison to not receiving financial help in the event of a costly claim.

Q What should I do if I'm declined?

A If you haven't already, talk to the medical specialists and, if you're still struggling, use the Find a Broker service offered by the British Insurance Brokers' Association (Biba). Also consider a packaged bank account that

offers travel insurance, but check it covers your condition. It's worth trying a Bank of Scotland, Lloyds or TSB Platinum Account. Packaged accounts cost a flat, monthly fee and, while you may have to pay a bit extra to cover your condition, it may still work out cheaper.

Q I want to travel without cover for pre-existing conditions. Should I?

A If you opt against cover because it's too expensive, at least get an idea of what medical treatment may cost in the country you're visiting. If you're taking a European



trip, remember to take your European Health Insurance Card (Ehic) with you, which allows you to get treatment at the same cost as local residents in many countries.

Travel insurance for medical conditions

The table below shows the policy score for the 10 insurers we reviewed. We calculated these scores by rating the cover levels of the policy, including medical expenses, cancellation, baggage and money

| TRAVEL INSURERS | WORTH KNOWING | SCORE |
|--|--|------------|
| LV (Premier) | Couldn't provide cover for our heart conditions scenario or annual cover for our cancer scenario | 93% |
| Holidaysafe (Premier) | Couldn't provide cover for any of our cancer scenarios ^a | 92% |
| Saga | Couldn't provide annual cover for our cancer and heart conditions scenarios | 92% |
| Get Going Travel (Premier) ^b | Couldn't provide annual cover for our cancer and heart conditions scenarios | 88% |
| 50 Plus Travel | Couldn't provide cover for any of our cancer scenarios ^c | 84% |
| M&S | Couldn't provide cover for any of our cancer scenarios or annual cover for heart conditions | 76% |
| Insurance With (Sapphire) ^b | Couldn't provide cover for any of our cancer scenarios | 75% |
| Good to Go (Platinum) ^b | Couldn't provide annual cover for our heart conditions scenario | 74% |
| Boots (Silver) | Couldn't provide cover for any of our cancer scenarios or annual cover for heart conditions ^d | 73% |
| All Clear (Gold) ^b | The only provider that offered cover for each of our scenarios | 66% |

Which? Recommended Provider (highlighted in red). ^a Holidaysafe's quote for a single traveller with heart conditions comes with a £450 medical excess (the usual excess is £0) and its quote for a couple with heart conditions comes with a medical excess of £285 per person (the usual excess is £60). ^b Medical specialists. ^c 50 Plus Travel's quote for a single traveller with heart conditions comes with a £150 medical excess (the usual excess is £50). ^d Boots' quote for a couple with heart conditions comes with a medical excess of £310 per person (the usual excess is £60).

THE BOTTOM LINE

As a general rule, the more serious the medical condition, the more difficult it is to get affordable cover. If you have medical conditions that are less severe you may not necessarily need to seek insurance from a specialist, which can be more expensive. However, specialist providers give invaluable expertise when covering more serious illnesses that many mainstream providers may not want to cover at all.

FIND OUT MORE

On Which.co.uk

- The best and worst travel insurance: which.co.uk/travelinsurance
- Finding cheap travel insurance: which.co.uk/cheapinsurance
- For medical conditions travel insurance, see which.co.uk/medicalinsurance

Recent related articles

- 'Travel insurance and cancer', *Which? Money*, June 2016, p18

- 'Wish you were here? It'll cost you double', *Which?*, June 2015, p50
- 'Time to bin traditional cover?', *Which?*, December 2015, p42

Other useful contacts

- If you're locked in a dispute with your travel insurer, take your complaint to the Financial Ombudsman Service at financialombudsman.org.uk
- If you can't find suitable cover, search for a broker at biba.org.uk

CONTACTS

- **50 PLUS TRAVEL**
0800 195 8002
50plusinsurance.co.uk
- **ALL CLEAR**
01708 339295
allcleartravel.co.uk
- **BOOTS**
0345 125 3880
bootstravelinsurance.com
- **GET GOING TRAVEL**
020 3829 6613
getgoinginsurance.co.uk
- **GOOD TO GO**
0330 024 9949
goodtogoinsurance.com
- **HOLIDAYS SAFE**
020 3829 6765
holidaysafe.co.uk
- **INSURANCE WITH**
020 3829 3875
insurancewith.com
- **LV**
0800 022 3919
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- **M&S**
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