

TRAVEL INSURANCE

If you have suffered medical problems or have just been diagnosed, you may see a holiday (with appropriate medical approval) as the best way to take your mind off things. However, your health issues may increase the risks of going away.

What should you consider before booking a holiday?

SHOULD YOU INSURE?

What would you do if;

- you become ill or fall on holiday,
- you are made redundant or a family member becomes seriously ill,
- your travel company or airline goes bust or
- your baggage or other belongings are lost or stolen.

If you need medical treatment in the UK you can rely on the NHS or you may have health insurance for quicker treatment. Health insurance does not usually cover treatment abroad.

For peace of mind to cover the attendant risks of travel, you should insure. What level of cover you need depends on the type of travel and your individual circumstances, but you should ensure you have the best cover for your needs.

Cover

Most policies will cover risks such as medical cover, baggage and personal belongings, cancellation or curtailment, delay and personal liability (you injure someone or their property).

When/ Where

You can tailor the insurance to just a single trip or annual cover for multi trips and similarly, for just European travel or worldwide.

Sums insured

The amount you should be covered for depends on many factors such as where you are going, how long for, what you take with you and your medical situation and other

personal circumstances.

For instance, medical cover for Europe at £2M and £5M for worldwide, cancellation cover depends on the cost of the trip and for belongings, depends on the value of clothing, jewellery, telephone and tablets etc you are taking, perhaps a minimum of £1500. Remember, it is better to be over insured rather than have too little and those figures are only a guide, make your own decision on what you need.

Destination

Where you travel can seriously affect the availability and cost of cover.

EUROPEAN HEALTH INSURANCE CARD (EHIC)

An EHIC entitles you to the same medical cover, on the same basis as locals, which may not be free, many countries expect a contribution to the cost eg; prescriptions, ambulance use and GP visits. Even if treatment is free, you may have to pay then claim the cost back locally or from the Department of Work and Pensions when you get back.

The EHIC is free (ignore websites charging) and can be obtained by phone (0845 6062030), by post or online (nhs.uk/nhsengland/healthcareabroad/EHIC). Apply well before your departure date, say 21 days.

All EU countries plus some others are part of the scheme, but not The Channel Islands and The Isle of Man, check your destination is covered.

To benefit from the scheme you need to present your card when seeking treatment so carry it at all times, don't leave it in your hotel room. Check how the scheme works where you are going well before you depart eg; on keeping paperwork and claiming refunds.

The EHIC covers existing medical conditions, which may be excluded by some insurers. Most insurers make their insurance conditional on you having, and using, an EHIC.

The limitations of EHIC

Don't just rely on the EHIC, it is not a substitute for comprehensive travel insurance. It only applies at state-run hospitals etc and in some countries they are poor, in others only private treatment may be available and the scheme is no use.

The EHIC does not cover extra accommodation costs or expensive repatriation.

Travel insurance covers all the additional risks outlined above.

SPECIALIST INSURERS

If you have, or have had, medical problems, the mainstream insurers may refuse cover, charge massive premiums or exclude cover for your particular problem. However, there are companies who specialise in cover for travellers with past or current issues. The LIVErNORTH magazine (available at livenorth.org.uk) includes a list of insurers found to be helpful and offering cover on a reasonable basis.

As with other insurances, do your research and obtain several quotes to compare the cost and the terms of cover. You will need to supply full details of your medical history and failure to do so may invalidate your cover.

Ideally, you should check the insurance you can get before you finalise any bookings. For instance, where you want to go may be a problem for insurers, as an example, The Balearics may be acceptable, but not The Canaries (see the guidance given at miaonline.co.uk).

Even if insurance is available there may be limitations such as only covered from two months before departure or with a limited cover for cancellation which is less than the cost of the holiday. In all cases, you should decide on the cover you need, check what you can get and then decide if the possible risks of travelling are sufficiently covered. Any reputable insurance broker should be able to help if you feel daunted by the situation.

Information Leaflets Available:

1. About LN
2. Accommodation for patients & families
3. Autoimmune Hepatitis
4. Alcoholic Liver Disease
5. Look After Your Liver
6. Primary Biliary Cholangitis
7. Coping With Stress
8. Primary Liver Cancer
9. You and Your Consultant
10. Primary Sclerosing Cholangitis
11. NAFLD Lifestyle Guide (booklet)
- 11a. Non Alcoholic Steatohepatitis
12. Liver Disease
13. Skin Care for Liver Patients
14. Diet and Liver Disease (booklet)
15. Hepatitis C (booklet)
16. Travel Insurance for Liver Patients

How to get a leaflet:

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3. Email us & ask
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we need them here**



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TRAVEL
INSURANCE

LEAFLET 16

Travel Insurance for Liver Patients



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