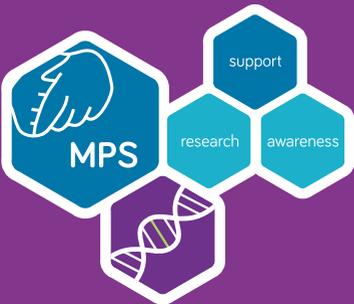


INFORMATION & RESOURCES FROM THE MPS SOCIETY

# Buying Travel Insurance

*when you have MPS, Fabry or related disease*



Society for Mucopolysaccharide Diseases  
[mpssociety.org.uk](http://mpssociety.org.uk)

# Top 10 Tips for Buying Travel Insurance



**Finding the right travel insurance can be a challenge: making sure that you have covered all bases and taken all the unexpected eventualities into consideration. For individuals and families affected by MPS, Fabry or a related disease it can be an even bigger challenge to find the right cover.**

As a starting point, we have put together our top 10 tips which we hope will provide you with the information you need to find the right travel insurance policy to suit you and your individual needs.

## 1 Don't accept the first quote

Do not automatically accept the first quote you receive. Different companies may offer you the same level of cover at a different price.

## 2 Quotes for disabled people are low

Quotes for disabled people have fallen in recent years as companies view them as less likely to take risks than able-bodied people.

## 3 Declare any pre-existing medical conditions

You will have to declare any pre-existing medical condition since failure to do so may result in the policy being declared invalid in the event of a claim being made.

## 4 Be prepared for a medical screening

When you ring up for your quote, you are likely to be referred to a medical screening line if you have more than one of the following:

- High blood pressure
- Gallstones
- Gout
- Cataracts
- A hernia
- Benign lumps
- You have been a hospital inpatient in the last 12 months
- You have been under the care of a specialist consultant in the last 12 months.
- You have been referred to a consultant
- You are waiting to have an operation.

## 5 Some illnesses may increase your excess if you make a claim

The medical screening line has a list of thousands of illnesses, some of which may not affect your premium but which may increase the excess that you have to pay if any claim is made.

The insurer will also want to know if you have ever been treated for a heart or breathing problem and are still taking medication.

## 6 Rules don't just apply to you

The above rules also apply to anyone who is involved in looking after the affected person including close family and carers.

## 7 Ask for available discounts

Discounts may be made available although the company may not advise you of them. Discounts can apply if, for example, you have an 'all risks' household insurance policy, including cover for personal possessions (for example, a wheelchair) when away from home.



**Be sure to ask for any available discounts!**



Check for  
treatment  
availability!



## 8 Search for family cover

If you are travelling as a family, you may not need to pay for each child separately. Some insurers offer family cover including children up to the age of 19 (or 23 if in full-time education).

## 9 Check for treatment availability

Ensure that medical insurance provides cover for all the treatment you or members of your family may need.

## 10 Get a Global Health Insurance Card

The Global Health Insurance Card (GHIC) has replaced the Europe an Health Insurance Card (EHIC). Once your EHIC has expired, you'll be able to replace it with a GHIC. It gives access to the same health care that residents of the country you are visiting receive. However, this does not necessarily mean that treatment is free and there will be elements that it will not cover for example medications and this can be costly.

**It is important to note that the GHIC does not cover the costs of returning you home should that be required. Therefore it is still important to get appropriate travel insurance.**



Get a Global  
Health Insurance  
Card!

We have put together a list of companies recommended by our members. The MPS Society cannot endorse or recommend any of these companies specifically and has no direct experience of them.

Please do remember when contacting these companies that you must specify any pre-existing medical conditions and remember to check that the policy you take out covers both your and your family's specific needs. Medical screening may be required before insurance is approved.

## Enjoy your holiday!

## Recommended Companies

**Insurance with**  
0333 999 2679

**Boots Travel Insurance**  
0333 999 2683

**The AA Travel Insurance**  
0808 169 1195

**Direct Travel**  
0333 300 0029

**Tesco Travel Insurance**  
0845 293 9474

**Churchill**  
0800 032 7140

**Orbis**  
0845 338 1638

**World First**  
0845 9080 121

**Esure**  
0845 600 3949

**All Clear**  
0845 250 5350

**Free Spirit**  
0845 230 5000

**It's so Easy**  
0844 357 1315

**Freedom**  
0870 7743 760

**Lloyds Bank**  
0800 731 4044

**Virgin Travel**  
0844 888 3900

**Insure and Go**  
0844 888 2787

**Latitude**  
0800 781 4083

**Barclays Travel Insurance**  
0800 015 4751

**Goodtogoinurance.com**  
0844 334 0160

**Leisurecare**  
0844 225 2042

**Explorer Insurance**  
0800 043 4003

**M&S Travel Insurance**  
0800 0683918

**Staysure (over 50s)**  
0800 033 4902

**Natwest Travel Insurance**  
0800 0515401

**Nowicantravel**  
0845 2 307 155

**Post Office**  
0800 1699 999

**Saga**  
0800 0565 464

# For more information

please contact the MPS Advocacy team:

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