Travel Insurance...Points to consider

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Peter Martin is a Senior Account Executive for a large insurance broker in the Bournemouth area. He is also a colostomate and has been a volunteer for the British Colostomy Association and now the CA for over twelve years. We asked Peter for his advice about obtaining travel insurance, particularly for those of us who have a stoma. We also asked him to answer some of the questions we are frequently asked on the helpline.

To obtain a European Health Insurance Card (EHIC) fill in an application form obtainable from your local post office or apply on line at www.dh.gov.uk/travellers or call the EHIC Application line on 0845 606 2030.

Remember that an EHIC card will not necessarily cover all the costs of your treatment and never covers the costs of getting you back home in the event of illness or accident.

For more information on the countries where it is valid and the medical treatment it covers see the booklet Health Advice for Travellers.

As usual the weekend newspapers and magazines have been full of articles and adverts trying to entice us away on holidays to all parts of the World. Not surprising when the Association of British Travel Agents (ABTA) says that about 45 million trips abroad are made from the UK every year. This is the time most of us start making plans and researching potential destinations.

Part of these plans should include the consideration and purchase of travel insurance. Price is often the main criteria in selecting a policy with little or no consideration being given to the covers and limits provided. This is very dangerous as no two travel insurances are the same and, in the case of colostomates, the way potential insurers consider pre-existing health conditions is of paramount importance.

Travel policies are offered normally for a single trip or on an annual basis. They can be arranged to cover the UK including the Isle of Man only, Europe including the Channel Islands only, on a worldwide basis or worldwide excluding the USA/Canada and the Caribbean. Costs vary according to the area travelled in, the period of travel, the cover provided and the age of the traveller. Up to the age of seventy, there are many insurers but the market, as you get older, sees the numbers of insurers reduce considerably. Premium rates increase and the facility of an annual policy is in many cases withdrawn altogether.

The provision of medical emergency and asscociated expenses cover is very important, with a limit of £5 million being fairly standard. This may need increasing if you are going to travel to Canada, USA, or the Caribbean, where the cost of medical treatment is very expensive and many people seek a limit of £10 million.

All travel policies contain a pre-existing health condition and include a declaration in respect of the health for each person insured. If you cannot agree with all the statements contained in the declaration, you will need to contact the insurer's health line. Trained personnel who have a medical background will treat your information in the strictest confidence and assess whether or not a particular condition or conditions can be included. If cover is accepted you will be given a reference number and some insurers may require a premium loading and/or an increase in the policy excess (the first part of any claim you have to pay). An additional £50 added to the excess is fairly standard.

Some insurers are reducing the length of the declaration by asking specific questions about named conditions and ailments, i.e. about the important illnesses that will affect the premium.

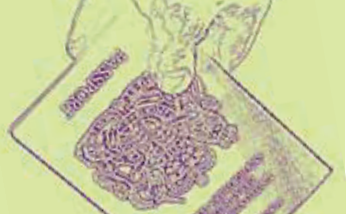
A declaration may be along these lines and, as far as I know, the following apply:

- Nobody is waiting for an operation, hospital consultation (other than regular check ups) or other hospital treatment or investigations.
- Nobody has received treatment, other than regular medication in the last twelve months for any form of cancer, leukaemia or tumour.
- Nobody has been seen by a specialist in the last three months (other than for regular check-ups) or been admitted to a hospital overnight.
- Nobody has been given a terminal prognosis by a registered doctor.

If you can agree the declaration for yourself and each person insured, you will not need to refer to the insurer and no cover restrictions will apply. For an annual multi-trip cover, you must agree with the health declaration each time you book a trip, and if circumstances have changed you must tell the insurer. It is also worth pointing out that insurers will not pay out for a close relative or business associate or anyone else who is not insured and whose health may affect the trip.

On the other hand, if you are still undergoing treatment such as chemotherapy or radiotherapy or have had recent surgery, the condition is unlikely to be covered. In any event insurers treat each case on its individual merits.

In such circumstances you should consider



either arranging a holiday in the UK and Isle of Man only or visit those countries where the European Health Insurance Card (EHIC) operates. The EHIC was introduced on 1st January 2006 and is a convenient plastic credit card sized replacement for the old E111 form. The EHIC entitles you to free or reduced cost state-provided medical treatment if you have an accident or are taken ill while visiting any country in the European Economic Area (EEA) or Switzerland. The EHIC also covers any treatment you need for a chronic disease or pre-existing illness and is normally valid for three to five years.

The EHIC is free to all UK residents and each individual traveller needs their own card. A list of countries where the EHIC is valid is contained in the NHS booklet "Health Advice for Travellers" which comes with the EHIC application pack. This booklet also sets out the treatment and costs involved for each country in the EEA and Switzerland. There are other countries with reciprocal healthcare agreements with the UK, notably Australia, Barbados, New Zealand and Russia. A full list is set out in the booklet.

Apart from pre-existing medical conditions, which cause a lot of problems, simple things such as riding quad bikes and jet skis, or mountain bikes or going horse riding are often not covered. You may fancy one of those banana boat rides where you are towed behind a speed boat; this needs to be checked with your insurer when you take out the policy, to see if it falls within their excluded dangerous activities. Activities such as winter sports can normally be covered for an additional premium and there are insurers who will consider the inclusion of extreme sports like bungee jumping, kite surfing and sea kayaking. If you are in doubt as to whether or not an activity is covered, you must check it out with the insurer.

You should check under what circumstances your insurer will pay out if you cancel a trip. Also find out about any excesses which is the amount you have to pay towards any claim - typically the first £50 or £100. There may be restrictions on claims, such as single item limits on baggage cover. Baggage/personal possessions cover is usually relatively low at £1500, with a single item limit of £300 - items such as sunglasses, mobile phones, contact lenses and golf clubs may be excluded. Household contents insurance policies may offer higher sums insured and higher single article limits under a personal all risks possessions extension that applies to items taken outside your home and is often done on a worldwide basis. In any event you should check that you are not paying for the same cover twice. Insurers will usually offer a discount of 10% to 30% if you delete such cover from your travel insurance.

Where travel insurance is offered free on credit cards or bank accounts, this can be misleading, ill explained or can lull the insured into a false sense of security about what is and what is not covered. It may be that the first person named on the account must be travelling with the party or the whole holiday needs to be booked with the card for the holiday to be covered.

Finally, you should make sure you have a 24 hour claims and 24 hour worldwide emergency services line to contact if disaster strikes. If you feel you need help with the options and covers available, you can always seek the advice of an independent insurance intermediary.

In conclusion, holidaymakers should not rush in and sign up for cover as soon as they find a cheap deal. It is vital to check that the policy on offer provides the cover you really need.

Peter answers the questions we are often asked on the helpline...

Q: Will having a stoma affect my insurance quote or is it just the cause of the stoma?
A: The stoma is not the problem because this is, in fact, a solution to the problem. If the cause has been eradicated or is under control, then insurance is normally available.

Q: How does the points system work?
A: To aid their assessment of the risk, many insurers adopt a points system. This takes into account the age of person, the condition being reported, how long they have had the condition, the date of operation (if applicable), details of ongoing treatment and medication, any future treatment and any other medical conditions. The cost of insurance cover will also depend on holiday destination, period of travel, whether the policy is for a single trip or annual cover.

Q: I've just had a colostomy operation following bowel cancer. What medical exclusions apply?
A: The cause, cancer, would be excluded by most insurers, usually for the first year but this will depend on any continuing treatment.

Q: I finished my treatment 6 months ago but still struggle to get travel insurance. Why is this?
A: Most insurers are aware that the chances of a recurrence of the original condition and potential side effects or complications following an operation or treatment are more likely during the first year.

Q: What is meant by ongoing treatment? Does this include the wearing of a colostomy bag?
A: The wearing of a bag should not fall within an insurer's definition of ongoing treatment. But this can vary between insurers and should be discussed with the insurer prior to effecting cover.

Q: Does an outpatient appointment in the future constitute ongoing treatment?
A: This is unlikely, providing it is for a routine check-up. It is best to check with your insurer.

Q: I had my colostomy fourteen years ago and have a colonoscopy every five years. Is this ongoing treatment?
A: No, this is a precautionary screening process. However, if advised of a problem following this procedure you would then have to disclose this to any would-be insurer.

Q: If my luggage is lost can I get the cost of sending supplies out to me covered by my travel insurance?
A: The answer is yes, but bear in mind that the policy excess will apply.