

## Travel insurance for pre-existing conditions including a list of specialist insurance companies

For many fortunate holiday makers, sorting out travel insurance may involve searching the web for the best deal or arranging a policy when booking through a travel company. Some people are not so lucky because they do not meet general criteria because of their age, disability or pre-existing medical conditions.

If you find it's difficult to get cover from 'mainstream' insurance companies, it may be easier to get a policy from a specialist firm of insurers. Most specialist insurers will ask you to complete a medical questionnaire – this is often done over the phone. Try to answer questions as accurately as you can. If you don't declare everything about your illness and past medical history, the insurance company may refuse to pay out if you make a claim.

Some of the national support groups can advise on travel insurance to meet the needs of people with specific conditions e.g. Stroke Association, Mind, Cancer Help or the National Kidney Federation.

If you have bank or store accounts, you may find these companies offer travel insurance at competitive rates.

The European Health Insurance Card (EHIC) entitles you to free or reduced cost medical treatment if you are visiting (for holiday or work) a country in the EEA (European Economic Area) and Switzerland. The EHIC card is valuable protection but isn't a replacement for travel insurance. Although it is advisable to take out additional travel insurance, do be aware that most insurers will not pay out if you claim for treatment which you would have been entitled to through your EHIC card. To apply for, or renew an EHIC card, phone 0300 330 1350 or click on [www.ehic.org.uk](http://www.ehic.org.uk) or pick up an application form from a Post Office.

NB. Be aware that when Britain leaves the European Union on 29 March 2019 there is no guarantee that the EHIC will continue to be available.

We enclose a list of companies which specialise in cover for people with pre-existing medical conditions or disability or those who are over the age limits specified by some insurance providers.

### Specialist travel insurance companies

**Active Minds** (mental health conditions)  
01274 518393 [www.activemindinsuranceservices.co.uk](http://www.activemindinsuranceservices.co.uk)

**Age UK** (elderly; pre-existing conditions)  
0800 389 4852 [www.ageuk.co.uk](http://www.ageuk.co.uk)



**All Clear Travel** (pre-existing conditions; disability)  
**0800 848 8608 [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)**

**Avanti** (pre-existing conditions, over 50s)  
**0808 281 0348 [www.avantitravelinsurance.co.uk](http://www.avantitravelinsurance.co.uk)**

**Axa** (pre-existing conditions)  
**0330 024 1307 [www.axa.co.uk](http://www.axa.co.uk)**

**Chartwell Insurance** (pre-existing conditions; disability – especially disabled drivers)  
**0800 089 0146 [www.chartwellinsurance.co.uk](http://www.chartwellinsurance.co.uk)**

**En Route Insurance** (disability, pre-existing conditions)  
**0800 783 7245 [www.enrouteinsurance.co.uk](http://www.enrouteinsurance.co.uk)**

**Fish Insurance** (pre-existing conditions, over 65s)  
**0333 331 3770 [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)**

**Flexicover** (pre-existing conditions, subject to assessment)  
**0800 093 9495 [www.flexicover.co.uk](http://www.flexicover.co.uk)**

**Free Spirit** (elderly, pre-existing conditions)  
**0800 170 7704 [www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com)**

**Freedom Insurance Services** (pre-existing conditions, heart conditions, cancer)  
**01223 446914 [www.freedominsure.co.uk](http://www.freedominsure.co.uk)**

**Good to Go Insurance** (pre-existing conditions, no age limit)  
**0330 024 9297 [www.goodtogoinsurance.com](http://www.goodtogoinsurance.com)**

**Insurance Choice** (pre-existing conditions)  
**01926 680199 [www.insurancechoice.co.uk](http://www.insurancechoice.co.uk)**

**Insurancewith** (pre-existing conditions)  
**0203 829 3875 [www.insurancewith.com](http://www.insurancewith.com)**

**Insure and Away** (pre-existing conditions, over 65s)  
**0333 9000 800 [www.insureandaway.co.uk](http://www.insureandaway.co.uk)**

**Insure and Go Travel Insurance** (pre-existing conditions depending on cover required)  
**0808 167 7483 [www.insureandgo.com](http://www.insureandgo.com)**

**It's So Easy Travel Insurance**  
(pre-existing conditions including mental health and terminal illness)  
**0330 606 1422 [www.itssoeasytravelinsurance.com](http://www.itssoeasytravelinsurance.com)**

**J.D. Travel** (pre-existing conditions)  
**0344 247 4749 [www.jdtravelinsurance.co.uk](http://www.jdtravelinsurance.co.uk)**

**Just Travel Cover** (pre-existing conditions)  
**0800 294 2969 [www.justtravelcover.com](http://www.justtravelcover.com)**

**OK to Travel** (pre-existing conditions, over 65s)  
**01223 446920 [www.oktotravelinsurance.co.uk](http://www.oktotravelinsurance.co.uk)**

**Orbis** (pre-existing conditions, specialist mental health cover, no age limit)  
**01274 518393 [www.orbisinsurance.co.uk](http://www.orbisinsurance.co.uk)**



**Saga** (over 50's, pre-existing conditions)  
**0800 015 0757 www.saga.co.uk**

**Staysure** (pre-existing conditions, over 50s)  
**0808 178 6336 www.staysure.co.uk**

**Travel Insurance 4 Medical** (pre-existing conditions)  
**0345 908 0121 www.travelinsurance4medical.co.uk**

**World First**  
**0345 908 0161 www.world-first.co.uk**

**Please note:** Inclusion on this list **does not** imply recommendation by Carers' Resource.

If you need further information or would like to discuss any aspect of your caring role, please contact Carers' Resource:

**Harrogate 01423 500555**  
11 North Park Road, Harrogate, HG1 5PD

**Bradford 01274 449660**  
15 Park View Court, St Paul's Road, Shipley, BD18 3DZ

**Ripon 01765 690222**  
Community House, Sharow View, Allhallowgate, Ripon, HG4 1LE

**Skipton 01756 700888**  
Ronaldsway House, 36 Brook St, Skipton, BD23 1PP

**info@carersresource.org      www.carersresource.org**

We can provide this information in another format. Please contact us to discuss your requirements.

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