

Travel insurance – what you should watch out for

If you are going on holiday in the UK and have pre-booked travel or accommodation, travel insurance is well worth thinking about. If you're going anywhere abroad, where you won't be covered by the NHS, travel insurance is an absolute must.

While having a European Health Insurance Card (formerly known as an E111) is also essential, it won't cover everything that goes wrong health-wise within the European Economic Area.

A few key points:

Don't leave arranging your travel insurance until the last minute.

If a new health problem occurs shortly before departure that requires assessment, investigation or treatment, you may find that it is very difficult to get this covered. Obtaining straightforward standard cover may also become more difficult.

It is advisable to take out the cover as soon as you book the holiday. And, if you have an annual policy, arrange to renew it at least a month before you normally go away.

If you take out a standard policy that automatically excludes problems relating to pre-existing medical conditions, this means what it says. Problems relating to ME/CFS will not be covered.

Some insurance providers change their underwriters quite frequently. Never assume that, because you told an insurer last year about a medical condition and this was accepted, this year's insurance with the same company will still cover you. If the

underwriter has changed, you may not be covered.

Some banks and financial service providers include free travel cover as part of their contract – but do check the small print. You will need to check what it says about pre-existing conditions and what you need to say about your state of health.

Feedback to the ME Association suggests that many of the major insurance companies that offer travel insurance are willing to cover people with ME/CFS for problems that might arise as a result – but this often means having to speak to a health assessor and then paying a small surcharge to make sure that everything related to ME/CFS is fully covered. You might also be asked to obtain a letter from your GP saying that you are 'fit to travel'.

It would not be sensible to omit the fact that you have ME/CFS when your answer questions about your health on the application document. Failing to mention that you have a chronic health problem such as ME/CFS could invalidate the policy.

If you are taking expensive disability aids or equipments with you (like a wheelchair), make sure this will be covered for use outside the UK, or that it is already covered by another policy.

You may find that you can extend the existing cover for a small extra fee to cover use overseas.

If you have difficulty obtaining cover, there are insurance brokers who specialise in dealing with people who have disabilities. They can be found by typing 'insurance for people with disabilities' into an internet search engine or through adverts in Yellow Pages.

Services provided by insurance and travel companies are covered by Part 3 of the Disability Discrimination Act. This means there are limitations to the way in which insurers can 'bend the rules' when it comes to disabled people. Simply refusing to provide cover on the grounds that you have ME/CFS might constitute discrimination – but this has not been tested.

If things go wrong with an insurance company and internal procedures do not resolve a dispute, you can contact the Association of British Insurers for advice:

www.abi.org.uk

Tel: 020 7600 3333

If the problem remains unresolved, the Financial Ombudsman Service may be able to help:

www.financial-ombudsman.org.uk

Free phone from a fixed line

0800 023 4567

Free phone for users who pay a monthly charge for calls to numbers starting 01 or 02.

0300 123 9 123

You can help the ME Association by telling us about an insurers or brokers that have been particularly helpful or unhelpful when it comes to obtaining insurance policies. We are compiling a list of these.

We would also like to hear about any problems that arise with existing policies.