



Understanding Chromosome & Gene Disorders

Travel Insurance



rarechromo.org

Travel insurance

One of our most frequently asked questions is “where can I get suitable travel insurance, so that I can take my child on holiday?”

Children and adults with rare chromosome or genome disorders often have complex additional needs impacting on all aspects of their own and their family's lives. All this makes it even more important that they and their carers' have the opportunity to take a well-deserved holiday or short break either together or individually.

Often Unique families find a suitable holiday, but when it comes to getting travel insurance for their child or adult with a chromosome or genome disorder, it proves very difficult to find suitable and affordable cover when there is:

- ◆ a pre-existing medical condition in the family
 - ◆ a rare chromosome disorder not widely recognised or understood
- Because their disorder is rare it is difficult for travel insurers to understand their needs. Whilst we are not allowed to recommend a particular insurer ourselves, we have listed various travel insurers in this guide that might be able to help. We would advise that you contact as many as you can, as the cost and their criteria can be very different. Other parents and carers are always a good source of information too, so consider joining one of our Unique Facebook groups to connect with others and ask any questions.



“I declared, but they only wanted to know the medical conditions it caused - in my sons case I could only say a global developmental delay and glue ear as that's all he suffers from at the moment. No increase in premium.”

Declare your child's medical condition

If your child has a pre-existing medical condition; whatever the severity, you should declare it when you buy travel insurance. It will give you the peace of mind that all is covered in the event that your child needs emergency medical treatment whilst you are on holiday.

When you contact an insurance company, they will ask you a series of questions about their medical condition, in order to provide the appropriate travel insurance cover.

It is worth mentioning your child has a chromosome or genome disorder, but unless they have a medical condition as a result of their disorder, that shouldn't be a barrier.

“ Definitely declare your child's conditions - your travel insurance can be voided if you need to use it and haven't declared EVERY condition. It happened to my friend's husband: his meds changed just before their holiday and he never thought to let the insurance company know. He had to be taken off a ship, went to hospital in Sweden and a hotel stay there until their flight home, and NONE of it was covered. ”

Cover the whole family together

If you are going on a family holiday, it can pay to cover the whole family on the same travel insurance policy, even if it is only one child who has a medical condition that needs to be covered. If parents and children are insured on the same policy you would all have cover for cancellation due to your child's pre-existing medical condition. If the rest of the family are insured on a different travel insurance policy, it might not cover the whole family holiday.



Hazardous pursuits

If you plan to undertake any hazardous pursuits, such as skiing or paragliding, ensure your travel insurance policy covers such activities.

For current foreign office travel advice:
<https://www.gov.uk/foreign-travel-advice>

“ I declared my sons Chromosome deletion to the insurance company and they said they only needed to know if it caused a medical problem, so disregarded it. ”

UK Global Health Insurance Card (GHIC)

A UK Global Health Insurance Card (GHIC) gives you the right to access state-provided healthcare during a temporary stay in the European Union (EU).

<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic>

UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once your EHIC has expired, you'll be able to replace it with a GHIC.

You can get a provisional replacement certificate (PRC) if you need treatment abroad and do not have a card. Every family member requires a GHIC. You can make an application for yourself and on behalf of your partner and any dependent children under the age of 16. If you already have a GHIC, you must enter your own details first and apply for any additional cards when prompted.

If you're under the age of 16, a parent or guardian will need to apply for you.

Non-British and non-Irish nationals

If you or a family member are not a British or Irish national, you'll have to provide further evidence that you're eligible.

The GHIC is not an alternative to travel insurance. It will not cover any private medical healthcare or costs, such as mountain rescue in ski resorts or being flown back to the UK.

Make sure you have both a GHIC and a travel insurance policy that includes healthcare in place before you travel.



Links

Below is a list of travel insurance providers, it is by no means an exhaustive list (there are many more). It is up to each individual to contact as many insurers as possible and find out if they can insure your child/ family and how much it would cost. Unique cannot recommend any particular companies and it is up to individuals to do their own checks. You should check that your insurance company is authorised and regulated by the Financial Conduct Authority.

Further details are available at: <https://www.fca.org.uk/>

It is worth mentioning that some of the travel insurers mentioned below, are underwritten by the same broker, but using different names.

* **Ancile Insurance** <https://www.ancileinsurance.com/>

0333 331 3969

Email: info@ancileinsurance.com

Ancile Insurance Group is a broker that operates a number of travel insurance brands, offering tailored solutions to customers and making sure that there is a travel insurance product in their portfolio that meets your needs.

* **All Clear Plus Travel Insurance**

<https://www.allcleartravel.co.uk/>

FREephone UK Call Centre 7 days a week 0800 077 777

01708 339295

Email: info@allcleartravel.co.uk

Insurance specialist for customers with pre-existing medical conditions. No age or country restrictions. No medical screening line, the call centre processes the policy while the caller is on the line. In most cases a doctor's certificate is not required. All Clear also provides travel insurance for **Motability customers** and will make a contribution to Motability Enterprises Ltd of up to 20% of your premium.

<https://www.allcleartravel.co.uk/motability/>

0808 164 1807

* **Flexicover**

<https://www.flexicover.co.uk/>

Freephone 0800 093 9495

email: info@flexicover.co.uk

Flexicover provides a wide range of policies to suit your needs.

* **Fogg Insure**

<https://www.foggtravelinsurance.com/>

01623 631331

Email: sales@foggtravelinsurance.com

Travel insurance for snow sports etc.

“ Our insurance was with nationwide through our packaged account. My 12q deletion little one was no extra charge. My non-chromo child cost £129 (for the year) because she was on medication and had a heart murmur. Definitely worth declaring and paying any extra charge, just for peace of mind. ”

* **Insurancewith** (in association with Genetic Alliance UK) for people with genetic disorders <https://www.insurancewith.com/genetic-alliance/>
020 3829 3875 / 0203 0513 757
Insurancewith was created to help people with all kinds of conditions – and disabilities.

“ We've used 'Insurancewith' for a booking. I don't know how good they'll be if called on. The booking process was done on the phone in the UK - but with Internet discount applied because they couldn't sort our needs online), has been fine. ”

* **Freedom Insurance Services Ltd**
<https://www.freedominsure.co.uk/>
01223 446 914
email: operations@freedominsure.co.uk
Freedom is a specialist travel insurance company, offering pre existing medical condition travel insurance. Depending upon circumstances, both single trip and annual policies are available. Many travel insurers decline to include cover for pre existing medical conditions, Freedom's travel insurance programme was specifically designed to solve this problem.

* **Free Spirit Travel Insurance**
<https://www.freespirittravelinsurance.com/>
02392 419 070
Email: contact@freespirittravelinsurance.com
For new or existing policies and general enquiries, call the dedicated UK Customer Services team. Free Spirit looks to provide travel insurance cover for people of any age who have existing medical conditions and disabilities.



* **Genesis choice Ltd.**
<https://www.disabilitytravelinsurance.co.uk/>
0333 003 3174
Email: sales@genesischoice.co.uk
Facebook: <https://www.facebook.com/disabilityinsurances2019/>

“ We went away a few months ago. We used getgoing travel insurance; my daughter has epilepsy. ”

* **Get Going**
<https://www.getgoinginsurance.co.uk/>
0333 999 2678
Email: info@getgoinginsurance.co.uk
Get Going provides specialist travel insurance cover for people with medical conditions.

* **Global**
<https://www.globaltravelinsurance.co.uk/>
01903 235042
Email: info@globaltravelinsurance.co.uk

* **Good to Go** <https://www.goodtogoinurance.com/>
0330 024 9949 email: help@goodtogoinurance.com
Goodtogoinurance.com specialises in providing travel insurance cover to holidaymakers and travellers with pre-existing medical conditions.

* **Holidaysafe** <https://www.holidaysafe.co.uk/>
0333 999 2675 email: website@infinityinsurance.co.uk

* **MIA Travel insurance** <https://www.miatravelinsurance.co.uk/>
Freephone: 0800 999 3333
Email: info@miaonline.co.uk
MIA offers two types of policy

Clear2Go is a specialist policy, which;

- has no age limit,
- no specific terminal prognosis exclusion
- no specific psychiatric, anxiety, depression etc. exclusion
- no specific exclusions on secondary cancers etc.
- affordable premiums with no catches. The premium stays the same irrespective of the number of illnesses or medications.



Clear4Takeoff

This policy is designed for people with no medical history or those who have minor health problems that are stable.

* **Orbis** <https://www.orbisinsurance.co.uk/>
01274 518393

Email: orbistravel@riskalliance.co.uk

Orbis Insurance Services are a specialist insurance provider for people with medical conditions and their families.

* **PJ Hayman** <https://www.pjhayman.com/>
02392 419 070 Mon to Fri 9am – 5pm
Email: info@pjhayman.com

* **Pulse insurance**

<https://www.pulse-insurance.co.uk/>

01280 841430

Email:

customer.assistance@pulse-insurance.co.uk

* **Staysure**

<https://www.staysure.co.uk/>

FREEPHONE 0808 164 8178

Staysure provides travel insurance for people of any age.

“ We use staysure and pay around £100 for a worldwide multi trip annual policy. For the family that includes our tube fed child who is also regularly oxygen dependant.”

Inform Network Support



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Rare Chromosome Disorder Support Group
The Stables, Station Road West, Oxted, Surrey RH8 9EE,
United Kingdom
Tel: +44(0)1883 723356
info@rarechromo.org | <https://www.rarechromo.org/>

Join Unique for family links, information and support. Unique is a charity without government funding, existing entirely on donations and grants. If you can, please make a donation via our website, we would be very grateful.

We have a separate guide on holidays and accommodation which you can download from the family information section of our website.

Our thanks to all of our parents for their contributions to this guide.

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