

Private medical insurance

More and more people are turning to private medical insurance, also known as private health insurance. This can give added peace of mind when it comes to our health.

The vast majority of health insurance companies do not provide cover for pre-existing chronic medical conditions such as a PID, but you are still able to purchase and be covered by these schemes for other health problems not related to immunodeficiency.

Remember: Be sure to select the right insurance package for you. It's important to read all the fine print as there are often stipulations, such as what the policy will and will not cover.

Here are five suggested companies for getting private medical insurance:

- **BUPA**
www.bupa.co.uk | 0808 115 6698
- **CS Healthcare**
www.cshealthcare.co.uk | 0800 917 4325
- **Better As One**
www.betterasone.co.uk | 0845 6856 999
- **Staysure Insurance**
www.staysure.co.uk | 0844 692 8444
- **Benenden Health***
www.benenden.co.uk | 0800 414 8001

*Benenden Health provides discretionary healthcare services to complement those provided by the NHS.

About Primary Immunodeficiency UK

Primary Immunodeficiency UK (PID UK) is a national organisation supporting individuals and families affected by a primary immunodeficiency (PID).

Our website provides useful information on a range of conditions and topics, and explains the work we do to ensure the voice of PID patients is heard.

If we can be of any help, please contact us at hello@piduk.org or on **0800 987 8986**, where you can leave a message.

Visit www.piduk.org for further information.

Support our work by becoming a member of PID UK. It's free and easy to do online at www.piduk.org/register, or just get in touch with us.



© Primary Immunodeficiency UK. PID UK is a part of Genetic Disorders UK. All rights reserved. Registered charity number 1141583.



Insurance matters

hello@piduk.org
0800 987 8986
www.piduk.org

This leaflet gives information about travel and private medical insurance for individuals and families affected by a primary immunodeficiency (PID).

It suggests companies you might consider contacting to help you with your needs.

Travel insurance

Travel insurance is a must, even for those without a medical condition. It's an essential part of planning for your holiday and gives you peace of mind in knowing that should you need medical help everything will be taken care of. You must make sure you have the appropriate insurance to cover you for all eventualities. The good news is that several companies provide travel insurance cover for people affected by a primary immunodeficiency (PID) at reasonable rates.

Remember you need to declare your PID as a 'pre-existing medical condition'.

Anyone who applies for travel insurance has to declare any 'pre-existing medical condition', that is any condition that exists before an insurance policy is taken out. In practice, this means saying you have a PID when you buy your insurance, but you also need to declare any other unrelated health problems for which you have received medical attention, e.g. asthma, diabetes, heart problems. This is important because if you do not declare any pre-existing medical condition the insurer would then be in their right to seek to reject any claim on the basis of a breach of conditions of their policy.

Why does the insurance cost more?

Travel insurance for people with existing medical conditions is designed so that if you were to fall ill while abroad due to your medical condition, then your health care costs, which can run into thousands, will be covered. Those with a pre-existing medical condition are at a greater risk of claiming, which is why PID patients often have to pay a high premium, but it is certainly worth shopping around for quotes. There are no hard and fast rules about the price of insurance: it depends on your age and individual health circumstances rather than just the condition you have.

What is a pre-existing medical condition?

This is a condition for which you have received medication, advice or treatment in the five years before your policy starts or if you have experienced symptoms, whether the condition has been diagnosed or not, in the five years before your policy starts.

What questions will I be asked when I apply for travel insurance?

These might include:

- How old are you?
- What condition do you have?
- Are you on immunoglobulin treatment?
- Do you have chronic lung disease?
- Have you had any unplanned hospital admissions in the last 12 months?

And don't forget...

If you already have travel insurance, make sure it is up to date. Any changes to your condition could make your policy void.

Your EHIC card

If you are travelling to Europe, ensure you get a free European Health Insurance Card (EHIC), which is valid for five years. You need this in addition to insurance in order to receive free emergency care in EU countries. Visit www.dh.gov.uk/travellers for more information.

Travel insurance companies we suggest

These are travel insurance companies recommended to us by PID patients.

- **Free Spirit Travel Insurance**
www.freespirittravelinsurance.com
0845 230 5000
- **All Clear Travel**
www.allcleartravel.co.uk
0845 250 5350
- **Freedom Insure**
www.freedominsure.co.uk
01223 446914
- **Good to Go Insurance**
www.goodtogoinsurance.com
0844 334 0160
- **Staysure Insurance**
www.staysure.co.uk
0844 692 8444