Travel insurance

Travel insurance companies for people with Cardiomyopathy

- Travel insurance is important for anyone travelling abroad or away from home.
- Getting a quote for travel insurance can be challenging if you have a medical condition.
- This factsheet lists some travel insurance companies that people with cardiomyopathy have told us about. We do not endorse these companies, and recommend that you contact companies directly to talk through your circumstances and needs.

Travel insurance is important for everyone, particularly for people with pre-existing medical conditions, who may need medical assistance while travelling.

It is worth contacting several companies to compare the cost and level of cover. Companies will ask for details of any medical conditions, and giving as much information as you can helps to find cover that meets your needs. It is important to check what is included in the cover, and what is excluded. Quotes may be high because they are calculated on the likelihood of you needing to make a claim. Some companies exclude claims relating to pre-existing medical conditions, and some may cover them at an additional cost.

If you have travel insurance as part of another product, such as a bank account, you may need to contact the insurance company directly to talk to them about your condition, as it may not be included in their cover.

If you are travelling to EEA countries or Switzerland, you can apply for a European Health Insurance Card or ‘EHIC’. This allows you to get healthcare for free or reduced cost while in these countries. This does not replace the need for travel insurance.

Find out more at www.gov.uk/ehic

If you are travelling with family, it may be worth getting insurance for everyone from the same company. This is because if you are taken ill and need someone to stay with you, the company may provide cover for this, whereas insurance with a different company may not.

Travel insurance companies

The following are companies and brokers that people with cardiomyopathy have told us about when they have had a good insurance quotes and cover. Some are specialist providers for people who have difficulty getting insurance due to a medical condition. We do not endorse these companies, and we would appreciate any feedback about your experiences.

- AllClear
  www.allcleartravel.co.uk
- Boots Travel Insurance
  0345 1 253 880 / www.bootstravelinsurance.com
- Chris Knott Insurance
  0800 917 2274 / www.ckinsurance.co.uk
- Columbus Direct
  0800 0680 060 / www.columbusdirect.com
- Direct Travel Insurance
  0330 880 3600 / www.direct-travel.co.uk
- En Route Insurance
  0800 783 7245 / www.enrouteinsurance.co.uk
- Fish Insurance
  0333 331 3770 / www.fishinsurance.co.uk
- Freedom
  01223 446 914 / www.freedominsure.co.uk
- Free Spirit
  0800 170 7704 / www.freespirittravelinsurance.com
- Insurance Choice
  01926 680 518 / www.insurancechoice.co.uk
- Insure and Go
  0330 400 1383 / www.insureandgo.com
- JD Travel Insurance Consultants
  0344 247 4749 / www.jdtravelinsurance.co.uk
- Orbis Plus
  01274 518 393 / www.orbisplus.co.uk
- Virgin Money Travel Insurance
  0330 400 1250 / www.virginmoney.com
- World First
  0345 90 80 161 / www.world-first.co.uk

For information and advice on travel insurance

Money Advice Service - advice on getting insurance
www.moneyadviseservice.org.uk
Which? - independent review of insurance
www.which.co.uk and search ‘medical conditions travel insurance’
Travel Aware - government advice on travel
www.travelaware.campaign.gov.uk
Association of British Insurers - advice on insurance
www.abi.org.uk

© February 2018. Registered charity no 1164263
Every effort is made to ensure that information is accurate.
This information is not intended as a substitute for advice from your own doctors. Cardiomyopathy UK does not accept responsibility for action taken after reading this information. Please note that information may change after date of printing and is intended for a UK audience.