

# 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 fact sheet 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.

## Get a 'to whom it may concern letter'

Cardiomyopathy is a condition that not many people know about, and it can be difficult to explain. You may like to ask your GP, nurse, or cardiologist to write a letter explaining your condition, your symptoms, and your current medication. You can then carry this with you in case you need to explain your condition.

## Compare costs and levels of cover

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 traveling 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.

## GHIC and EHIC do not replace travel insurance

The UK Global Health Insurance Card (GHIC) lets you get state healthcare in Europe at a reduced cost or sometimes for free. If you have a UK European Health Insurance Card (EHIC) it will be valid until the expiry

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date on the card. Once it expires, you'll need to apply for a GHIC to replace it.

[www.gov.uk/global-health-insurance-card](http://www.gov.uk/global-health-insurance-card)

## Travel insurance companies

The following are companies and brokers that people with cardiomyopathy have told us about when they have had 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 – 08082819134  
[www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)
- Chris Knott Insurance - 0800 9172274  
[www.ckinsurance.co.uk](http://www.ckinsurance.co.uk)
- Columbus Direct - [www.columbusdirect.com](http://www.columbusdirect.com)
- Direct Travel Insurance - 0330 880 3600  
[www.direct-travel.co.uk](http://www.direct-travel.co.uk)
- Fish Insurance - 0333 3313770  
[www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)
- Freedom - 01223 446 914  
[www.freedominsure.co.uk](http://www.freedominsure.co.uk)
- Free Spirit – 02392419080  
[www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com)
- Insure and Go - 0800 198 0198  
[www.insureandgo.com](http://www.insureandgo.com)
- JD Travel Insurance Consultants - 0344 247 4749  
[www.jdtravelinsurance.co.uk](http://www.jdtravelinsurance.co.uk)

## For information and advice on travel insurance

- Money Advice Service - advice on getting insurance - [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)
- Which? – an independent review of insurance [www.which.co.uk](http://www.which.co.uk) and search 'medical conditions travel insurance'
- Travel Aware - government advice on travel [www.travelaware.campaign.gov.uk](http://www.travelaware.campaign.gov.uk)
- Association of British Insurers - advice on insurance - [www.abi.org.uk](http://www.abi.org.uk)

**a:** 75a Woodside Road, Amersham, Bucks, HP6AA

**t:** 01494 791224

**helpline:** 0800 018 1024

**website & livechat:** [www.cardiomyopathy.org](http://www.cardiomyopathy.org)

- Facebook: [facebook.com/cardiomypathyuk](https://www.facebook.com/cardiomypathyuk)
- Twitter: [@cardiomypathy](https://twitter.com/@cardiomypathy)
- Instagram: [@cardiomypathyuk](https://www.instagram.com/@cardiomypathyuk)

