

## 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 immunodeficiency, but you are still able to purchase and be covered by these schemes for other health problems unrelated 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 four suggested companies for getting private medical insurance:

- **BUPA**  
www.bupa.co.uk | 0808 256 2489
  - **Better As One**  
www.betterasone.co.uk | 0845 6856 999
  - **Benenden Health\***  
www.benenden.co.uk | 0800 414 8001
  - **CS Healthcare**  
www.cshealthcare.co.uk | 0800 917 4325
- \*Benenden Health provides discretionary healthcare services to complement those provided by the NHS.

## Life insurance

People with pre-existing medical conditions, including immunodeficiencies, may have difficulty arranging life insurance and it will be more expensive. A good start is to try a comparison website.

[www.comparethemarket.com/life-insurance/pre-existing-medical-condition/](http://www.comparethemarket.com/life-insurance/pre-existing-medical-condition/) has an excellent guide to life insurance policies.

## About Immunodeficiency UK

Immunodeficiency UK is a national organisation supporting individuals and families affected by primary and secondary immunodeficiency.

We are the UK national member of the International Patient Organisation for Primary Immunodeficiencies (IPOPI), an association of national patient organisations dedicated to improving awareness, access to early diagnosis and optimal treatments for patients worldwide.

Our website at [www.immunodeficiencyuk.org](http://www.immunodeficiencyuk.org) provides useful information on a range of conditions and topics, and explains the work we do to ensure the voice of primary and secondary immunodeficiency patients is heard.

If we can be of any help, please contact us at [hello@immunodeficiencyuk.org](mailto:hello@immunodeficiencyuk.org) or on **0800 987 8986**, where you can leave a message. Visit [www.immunodeficiencyuk.org](http://www.immunodeficiencyuk.org) for further information.

Support us by becoming a member of Immunodeficiency UK. It's free and easy to do via our website at [www.immunodeficiencyuk.org/register/](http://www.immunodeficiencyuk.org/register/) or just get in touch with us. Members get monthly newsletters.

Immunodeficiency UK is reliant on voluntary donations. To make a donation, please go to [www.immunodeficiencyuk.org/donate](http://www.immunodeficiencyuk.org/donate)

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Supporting families affected by primary and secondary immunodeficiency

Insurance matters

## Insurance matters

This leaflet gives information about travel and private medical insurance for individuals and families affected by a primary or secondary immunodeficiency (PID or SID). It suggests companies you might consider contacting to help you with your needs.

[www.immunodeficiencyuk.org](http://www.immunodeficiencyuk.org)  
[hello@immunodeficiencyuk.org](mailto:hello@immunodeficiencyuk.org)  
0800 987 8986



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## 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 immunodeficiency at reasonable rates.

### Remember you need to declare your immunodeficiency 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 an immunodeficiency 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 immunodeficiency 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?

The Financial Conduct Authority (FCA) has worked with firms to create a Medical Cover Firm Directory. The directory lists specialist firms that may be able to provide a policy to cover your medical conditions. You can visit <https://insurance.biba.org.uk/find-insurance> to search the directory.

### 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 or GHIC card

Ensure you have a valid EHIC or GHIC card if travelling to Europe. You need this in addition to insurance in order to receive free emergency care in EU countries. Visit [www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/](http://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/) for more information and to apply for a free card.

### Covid-19

Make sure your policy meets all your requirements, including cover for cancellation due to Covid-19.

### Travel insurance companies we suggest

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

- **Free Spirit Travel Insurance**  
[www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com)  
02392 419 080
- **All Clear Travel**  
[www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)  
0800 077 777
- **Good to Go Insurance**  
[www.goodtogoinsurance.com](http://www.goodtogoinsurance.com)  
0330 024 9863
- **Staysure Insurance**  
[www.staysure.co.uk](http://www.staysure.co.uk)  
0808 281 0638