



Travel Insurance

Information for People with Cardiac Conditions

For people with cardiac conditions getting travel insurance can be a source of concern. The purpose of this factsheet is to provide some useful information on travel insurance, tips on how to go about getting cover, and a list of some companies that provide insurance for people with cardiac conditions.

General things to know:

- Illnesses you have or had before the insurance policy was issued are called **pre-existing conditions**.
- Don't leave getting travel insurance until the last minute. Travel insurance for people with pre-existing conditions is more complicated than for those who don't, and takes more time to arrange.
- Talk to your doctor. You may need a letter stating you are fit to travel.
- Tell the insurance company everything about your current medical condition and any other illnesses you have had in the past. If you don't, and then try to make a claim, the insurance company can declare your policy invalid.
- Make sure you are clear on what cover you are being offered.

What About:

European Health Insurance Card (EHIC)

The EHIC (previously the E111 or E128) entitles you, if you are an Irish resident, to medical care in the public system in European Union countries. This also applies to countries in the European Economic Area (EEA) such as Iceland, Norway and Liechtenstein. If you become ill or injured while on a short stay to Switzerland you will also be covered. One card is needed for each person.

For more information on the EHIC call your local health office. The website www.ehic.ie has a list of these offices and has more information on the EHIC card.

You are strongly advised to buy travel insurance **as well as** taking the EHIC card with you when travelling.

Northern Ireland & the UK

You do not need an EHIC card to get healthcare while on a short visit or holiday to the UK or Northern Ireland. It is enough to show proof that you are resident in Ireland – by showing your passport, driving licence or other similar document.

Insurance Companies

On the following pages you will find a list of companies who provide cover to people with pre-existing cardiac conditions. There is no guarantee that cover will be provided – each case is assessed individually.

Further information:

The Irish Heart Foundation's National Heart & Stroke Helpline – **1890 432 787**. Trained helpline staff will work to answer specific queries on travelling with a cardiac condition. www.irishheart.ie
www.iacr.info Website of the Irish Association of Cardiac Rehabilitation

Voluntary Health Insurance Board (VHI) VHI House Lower Abbey Street Dublin 1

Tel: 01 8724 499 / 1850 444 444 www.vhi.ie/travelinsurance

The VHI multi-trip travel policy covers pre-existing conditions. You must be an existing VHI member to purchase the travel policy. Policy can be purchased via the VHI website.

MIA Online Ltd www.miaonline.co.uk

Insurance & Admin 01268 782745 Emergency Operations 01268 783383

MIA On-line Ltd cover cardiac patients as well as many other diseases. With the specialist policy **Clear2Go** customers are screened on a one to one basis over the phone. The emphasis is more on how the condition has/is affecting the person and how they are coping with it. This policy, because of the severity of the illnesses suffered by the majority of people can only be purchased on a trip by trip basis. However, the premium is the same no matter how many illnesses or how many medications are involved. The differences are due to age and destination. The main terms are;

- Policy cannot be purchased more than 60 days before travel
- Within the 60 day period the customer must have a note placed on their medical records stating that in their Doctor's opinion they are "medically fit to travel and endure the trip."
- Policy premiums are based, where applicable, on any reciprocal health agreements in force e.g. EHIC (This helps to keep costs down, including premium)

Another product available is **Clear4Takeoff** and this is for the people with no illnesses or minor/resolved ones. This policy comes on either a single trip basis or an annual multi trip.

MIA Online cover travel worldwide, however, there are some countries that may not be suitable for a particular person to travel to. When screening is taking place the company also consider:

- Method of travel
- Distance
- Stopover times
- Medical facilities available
- Medical treatment available
- Medical staff available
- Logistics of repatriation
- Level of support travelling with client

With the **Clear2Go** policy as an example, a 65 year old going to Spain for up to 17 Days with cardiac problems, perhaps a cancer, and the usual blood pressure and cholesterol problems would be charged **£49.00** (sterling). For some-one travelling to the USA - the same person would cost £116.00 (sterling).

getcover.ie

Getcover House, 6 Leopardstown Office Park, Dublin 18. Ph: 1850 851 297

The standard policy excludes cover for some pre or existing illnesses but customers are given the choice to call a medical screening team to avail of an additional top-up policy. The medical team will ask a set of questions relating to the pre or existing illness. There are three outcomes: the first is that the condition cannot be covered at all (very rare but in some terminal cases this is the outcome), the second would be the condition can be covered with a loading (additional cost) and finally the third would be that they don't see the condition being a problem and cover is provided automatically.

Single trip and annual multi-trip policies are offered to any part of the world.

AllClear Insurance Services

AllClear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ

www.allcleartravel.co.uk

All Clear Insurance specialises in Travel Insurance for people with medical conditions and the elderly. Cover is provided to people permanently resident in the UK (including Channel Isles and Isle of Man) or Republic of Ireland.

All medical conditions (including cardiac conditions), are covered - any age and any destination (including the USA). The policy offers comprehensive cover.

To get a quotation customers need to phone **0845 250 5200** Monday - Friday 9am to 7pm, Saturday 9am to 4pm and Sunday 10am to 4pm, or visit www.allclearinsurance.com . Medical screening is included within the one call or web visit so the entire process takes around 6 or 7 minutes.

Accident & General, 34 Lower Abbey Street, Dublin 1.

Ph: 01- 8748458 Fax 01- 8749201

Accident & General Travel Insurances has been serving the need of traveller for the last 40 years. When dealing with clients with Pre-Existing medical conditions there are two Medical warranties within general travel insurances policies currently available in Ireland.

1. For those who are travelling that have cardiac condition
2. For those travelling who have family members (not travelling) that have cardiac conditions.

In the second case A&G are unique in offering Cancellation & Curtailment cover to those travelling who have family members (not travelling) with medical conditions. This is only available direct from A&G by calling 01 – 874 8458.

Accident & General Cont/.

For those who are travelling and have Cardiac conditions:

- Client must have a base policy (Fairsure Standard, Premier or Premier Plus)
 - Available from Travel Agents or from 01 – 874 8458 or www.accidentgeneral.ie
- Make a medical telephone declaration to A&G on 1 – 800 – 719 976
 - This is not another company and is based in the office in Dublin
- Any additional costs is dependant on
 - Destination
 - Duration
 - Conditions declared

There are no restrictions for those travelling to the USA that have a cardiac condition(s), but customers are encouraged to take Single trip policies for the duration of their trip, as this reduces any additional costs for the cover rather than using Annual/Multi Trip policies which may include travel to USA/CAN.

Other Useful Contacts

Financial Services Ombudsman's Bureau

Third Floor, Lincoln House

Lincoln Place

Dublin 2

Locall 1890 882 090

www.financialombudsman.ie

The Ombudsman handles complaints from consumers about their dealings with financial service providers. It is a free service to the complainant.

Irish Financial Services Regulatory Authority

PO Box 9138

College Green

Dublin 2

Tel: 01 4104 000

Consumer Helpline Locall: 1890 777 777

www.ifsra.ie

The Financial Regulator informs consumers and helps them to ask the right questions and to demand fair and professional services.