



TRAVEL INSURANCE

These insurance companies to the best of our knowledge cover pre-existing conditions including Haemophilia, von Willebrand's, and in most cases HIV and Hepatitis C. The companies listed are either long standing providers known to us (marked by *), have been recommended by members or are new untried additions. They are listed purely in alphabetical order and do not indicate the preferences of The Haemophilia Society. We would be very interested in hearing your comments about whether they were able, in practice, to meet your needs as the information could help other members of the Society. Please contact Claire on 0800 018 6068 or e-mail: claire@haemophilia.org.uk

Able2travel Ltd. (Broker)

6 Chapel Street Court, Poulton-le-Fylde, FY6 7BH
Tel: 0870 750 6711 (Mon-Fri 9am-4.45pm) Email: insure@able2travel.com
Website: www.ch-travelcare.co.uk

Medical screening required but cover available in most cases. Viruses excluded. Single trip, long stay and annual cover are available by phone or online.

Age Concern Travel Insurance

Tel: 0845 685 1058 (Mon-Fri 8am-8pm, Sat 9am-5pm) Email: Not available
Website: www.ageconcern.org.uk/AgeConcern/travel_insurance.asp

Medical screening required but cover is available for Haemophilia and viruses. Cover is available for any age. Single trip and annual multi-trip policies are available by phone or at your local Age Concern branch.

Allclear Travel insurance Services (Broker)

6th Floor Regent House, Hubert Road, Brentwood, Essex, CM14 4JE
Tel: 08712 088 579 (Mon-Fri 9am-7pm, Sat 9am-5pm) Email: info@allcleartravel.co.uk
Website: www.allcleartravel.co.uk

Medical screening required but can provide cover for pre-existing conditions including Haemophilia and viruses. Single trip and annual policies are available online or by phone.

***Freedom Travel Insurance**

Richmond House, 16-20 Regent Street, Cambridge, CB2 1DB
Tel: 01223 454 290 (Mon-Fri 8.30am-5.30pm, Sat 9am – 12noon)
Email: information@freedominsure.co.uk Website: www.freedominsure.co.uk

Able to cover pre-existing conditions including Haemophilia and viruses, medical screening required. Single trip and annual policies are available.

Free Spirit

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX
Tel: 0845 230 5000 (Mon-Fri 8am-6pm) Email: freesprit@pjhayman.com
Website: www.free-spirit.com

Covers pre-existing medical conditions including Haemophilia and viruses, however medical screening required. Single trip, annual policies and winter sports cover option available online or by phone.

***Its So Easy Travel Insurance**

27 Old Gloucester Street, London, WC1N 3XX

Tel: 0845 222 4205 or 0845 222 2226 (If your condition includes HIV) (Mon-Sat 9am-6pm)

Email: hello@itssoeasytravelinsurance.com Website: www.itssoeasytravelinsurance.com

Insures people with Haemophilia and related conditions; requires telephone medical screening. Offers single trip and annual policies. Charitable organisation linked to Freedom Travel, Charity No. 1109116.

***J.D. Consultants (Broker)**

44 High Street, Farnborough, Kent, BR6 7BA

Tel: 01689 859102 (Mon-Fri 9am-5pm) Email: insurance@jdconsultants.co.uk

This broker can insure people with a variety of pre-existing conditions including haemophilia and viruses. Telephone medical screening required.

Medici Travel Insurance

MediQuote LTD, 1 Old Market Avenue, Chichester, West Sussex, PO19 1SP

Tel: 0845 8800694 (Mon-Fri 8am-8pm, Sat 9am-6pm, Sun 10am-4pm) Email: Online form

Website: www.medicitravel.com

Offers cover for people with Haemophilia and some related conditions but not HIV. Medical screening required; single and multi-trip cover available.

***Medicover Insurance Services Ltd.**

Lumbry Park, Selborne Road, Alton, Hants, GU34 3HF

Tel: 0870 735 3600 (Mon-Fri 8am-8pm, Sat-Sun 9am-5pm) Email: Not available

Website: www.medi-cover.co.uk

Can cover all conditions unless the traveller is not expected to survive for at least 4 months after the trip. No annual cover. Quotes can be obtained online or by phone.

The Insurance Surgery Ltd. (Broker)

King Edward House, Macclesfield, Cheshire, SK10 1ES

Tel: 0800 8496 444 (Open 24/7) Email: enquiry@the-insurance-surgery.co.uk

Website: http://www.the-insurance-surgery.co.uk/travel_insurance.php?ref=172

All insurers available through this broker specialise in providing cover for pre-existing medical conditions including Haemophilia and related conditions. Medical screening required. A range of cover types available online or by phone - **If you go to their website or get a quote via above link, they will make a small donation to The Haemophilia Society.**

Travelbilty Insurance Services

Peregrine House, Falconry Court, Bakers Lane, Epping, Essex, CM16 5DQ

Tel: 0845 338 1638 (Mon-Fri 9am-5.30pm) Email: enquiries@travelbilty.co.uk

Website: www.travelbilty.co.uk

Cover haemophilia and most related conditions including viruses. Medical screening required. Single and annual multi-trip policies are available online or by phone.

World First Travel Insurance

Rothwell and Towler, 66 High Street, Honiton, Devon EX14 1RT

Tel: 0800 0964601 (Mon-Fri 8am-6pm, Sat 10am-4pm)

Email: info@rothwellandtowler.co.uk Website: <http://www.world-first.co.uk/>

Cover most pre-existing medical conditions including Haemophilia and viruses, as well as other related and non-related medical conditions. Medical screening required. Offer a range of single trip and annual policies, available online or by phone.

In addition to the above members have informed us that insurance for people with pre-existing conditions can be supplied by **Direct Line** (Tel: 0845 246 8704). However some members have also been turned down by them. **Tesco** 'tailored' travel insurance (Tel: 0845 300 9900) could also be an option; only available by phone.

About Your Policy:

Policy Document You should read the document carefully. It should give full details of what is and is not covered and the conditions of cover. Make sure that the cost of any treatment you are taking with you is covered. It is possible that the cost of treating spontaneous bleeds may not be covered so you must ensure that you take enough treatment with you and check whether there are any circumstances in which the cost of treatment of spontaneous bleeds is covered.

Conditions and Exclusions Conditions and exclusions will apply to individual sections of the policy, but also refer to the general exclusions, conditions and warranties that will apply to the whole of your policy.

Family Members With most insurance companies, family members travelling with you will have to be insured with the same company. This is because if you are taken ill while on holiday the company can cover the costs of other members of the family who may have to either prolong their stay or fly home early with you.

Health & Reasonable Care Discuss all your health issues with the insurance company. Ensure there are no restrictions or exclusions regarding pre-existing medical conditions for yourself or those travelling with you. You must take all reasonable care to protect yourself and your property.

Sports & Pastimes Check that your policy covers you for sports or pastimes where there may be a risk of injury.

Property Claims Are you covered on a 'new for old' basis or replacement value? Is there an 'excess' on your policy and if so how much is it? This is the amount of the claim that you have to meet out of your own pocket.

Policy Limits Check the limits on the amount your insurer will pay on any claim. Get advice from the insurer before taking expensive items with you.

Although we give you as much information as possible about holiday insurance, we recommend that you shop around for the best offers. If you have any queries or difficulties obtaining holiday insurance, please contact the Haemophilia Society.

Points to note:

1. If you are travelling within the European Union (EU) your old E111 form ceased to be valid on 31 December 2005. From 1 January 2006 you need a European Health Insurance Card (EHIC) to receive healthcare in an EEA country or Switzerland. You can apply for up to 4 dependent children and a spouse/partner at www.ehic.org.uk, by phone (0845 606 2030) or by post if you pick up the EHIC form and pre-addressed envelope from the Post Office. This is the slowest method and will take 21 days.

2. Take sufficient treatment for the whole of the period you are away. If going away for a long time (e.g. backpacking), your centre may be able to post factor out to you.
3. Get a letter from your doctor at the Haemophilia Centre confirming that you are fit to travel, explaining the nature of the treatment you are carrying and why this should not be stored in the hold of the aircraft if you are travelling by air. In view of the current security situation it would be helpful to get prior agreement to allow you to carry the product as hand luggage from the airport and airline before you travel. **N.B. Never allow your treatment to be put into the hold as it may get lost. Also, although we have been assured by the Head of the Aviation Health Unit that for the majority of airlines the temperature in the hold never falls below 4 degrees centigrade, meaning your factor should remain useable; this has yet to be confirmed for budget airlines.**
4. Information about haemophilia treatment centres in the UK and world wide is available from the Haemophilia Society and through the website: www.haemophilia.org.uk or from the World Federation of Hemophilia website: <http://www.wfh.org>. Other useful websites are www.travelfactor.co.uk which is a website particularly for people with haemophilia set up by Baxter Bioscience. It has information on Haemophilia centres around the world, fact sheets in other languages and example doctors' letters. Health Advice for Travellers can be accessed by going to www.dh.gov.uk and then clicking on Health Advice for Travellers. It contains up to date government advice.
5. Always carry your Green Card detailing your condition in case of accident. This should be obtainable from your treatment centre. Alternatively you could wear a medic alert bracelet, which is internationally recognized. You can order different medic alert tags from www.medicalert.org.uk, a registered charity.
6. Apply for a visa in good time if you need one for the country you are travelling to. IF you are HIV positive it is currently necessary to apply in person for a visa to travel to the USA and it may not be granted. See www.usembassy.org.uk or call 09042 450100 (premium rate number). For other countries, it is very important that you check with the relevant embassy before you decide to travel or emigrate. For a brief guide to all countries with restrictions you can check the following link:
<http://www.aidsmap.com/en/docs/C92D5639-E779-44EC-B8F8-0CECCC23275A.asp>

**This fact sheet can be reproduced in a larger print.
Please contact the Haemophilia Society for details.**

Have a Good Trip!

Updated 11th December 2007

The Haemophilia Society
Petersham House, 57a Hatton Garden, London, EC1N 8JG

HELPLINE: 0800 018 6068

Tel: 020 7831 1020

Fax: 020 7405 4824

Email: info@haemophilia.org.uk

Website: www.haemophilia.org.uk