**TRAVEL INSURANCE INFORMATION**

Travel insurance should be a top priority in all travel arrangements, whether you travel frequently, occasionally or you are setting off for a once-in-a-lifetime trip.

Travel insurance companies will more than likely ask if there are any pre-existing medical conditions

People tend to think that because their condition is stable since taking medications – this also applies to ailments like blood pressure or cholesterol, then these aren’t regarded as pre-existing medical conditions - they are and must be declared when taking out insurance. If you don’t declare a condition and you then need to make a claim that’s linked to it, the insurer could decline to meet the claim and you could be exposing yourself to serious financial risk.

If you have pancreatitis, your travel insurance will probably cost more than someone of the same age with no pre-existing conditions, but it doesn't mean the cost will be huge. Some people too, find that they have difficulty getting travel insurance because of their Pancreatitis.

**POINTS TO BEAR IN MIND**

1. Your travel insurance will not cover you for any claim relating to your pancreatitis if you don't tell the insurance company that you have or have had pancreatitis when you buy the policy.
2. It can be easier to get travel insurance cover for some countries (e.g European) than for others (e.g. USA).
3. You may need a doctor's letter confirming that you have had a diagnosis of pancreatitis but that you are fit to travel (some doctors may charge for this).
4. You may be asked for medical details and information about your treatment. If you are, the following reminders may help:
5. **SURGERY:** what type?
6. **CHEMOTHERAPY:** do you know what drug combination was given to you? If you aren't sure, check with your doctor.
7. **RADIOTHERAPY:**have you had, or are you having radiotherapy? If you are travelling to a country within the European Union (EU) there are reciprocal health arrangements that you can benefit from if you need medical care while you are on holiday. You will need to fill out an E11 form (available at the Post Office) and take it with you on holiday.



**COMPANIES WILLING TO**

**CONSIDER TRAVEL INSURANCE**

* **Age Concern Travel Insurance**

www.ageconcerntravelinsurance.org

Age concern travel insurance was created in 1983 to offer better value insurance for more experienced people, an area in which over-50s had been ill served for a long time. Starting as a local service‚ it has grown to be one of the UK’s leading brands regarding general insurance for older people.

* **AllClear Travel Insurance**

[www.allcleartravel.co.uk/Insurance/Travel](http://www.allcleartravel.co.uk/Insurance/Travel)

99% Offered Cover. 100% of Claims Paid in 5 Days. Any Destination · 5 Star DefaMedical Helpline

Types: Single trip, Annual multi-trip, Individuals, Couples, Families, Group

* **Barclays insurance**

[www.barclays.co.uk/insurance](http://www.barclays.co.uk/insurance)

Barclays Travel Insurance is arranged and administered by Cigna Insurance Services (Europe) Limited. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in England & Wales No. 4617110. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

* **C H Facilities Ltd | Poulton-Le-Fylde | Travel Insurance**

travel-insurance.b99.co.uk/.../c-h-facilities-ltd

C H Facilities Ltd, Poulton-Le-Fylde, Lancashire FY6 7BH

* **Free Spirit Travel Insurance - Travel Insurance for Everyone**

[www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com/)

[Providing Specialist Travel Insurance whatever your age. Giving you the Freedom to Travel. Travel Insurance Cover considered for most medical conditions and disabilities.](https://r.search.yahoo.com/cbclk2/dWU9QzM4RjkyMEVFMzRGNDQ3NSZ1dD0xNTc1MzI4MTYwOTA0JnVvPTgwMTI2OTY4ODQ4NTY1Jmx0PTImcz0xJmVzPW5SWW9HSVFHUFM5TzV5T2ZybFFuclJRZ1VaN3dDM0RlenR1MVdPSWozZm1rOGZfLkx3LS0-/RV%3D2/RE%3D1575356961/RO%3D10/RU%3Dhttps%3A//www.bing.com/aclick?ld=e3xd-yF3NW8EfNvaXU2ujGFDVUCUwepKQdTh6pv3F2ShZEktt6BLg02IjP801hGGczxeqjgmtPhtxH9mELQsIRVBvs2MEUe_cCtDVZklr1xpqBX1kuYc5aY0nY_6fuyXYpgAhF5RdwTP5oc0QXFYrmf6KHjQPKnMSjjV1GGudZ5UwDkTkT&u=aHR0cCUzYSUyZiUyZnd3dy5mcmVlc3Bpcml0dHJhdmVsaW5zdXJhbmNlLmNvbSUyZmlucyUyZmZzYTEuaHRtbCUzZm1zY2xraWQlM2QyYzdlNGFiODVlZjkxMDFmYTM1YjE3NWRjNzU4Y2IyMiUyNnV0bV9zb3VyY2UlM2RiaW5nJTI2dXRtX21lZGl1bSUzZGNwYyUyNnV0bV9jYW1wYWlnbiUzZEJyYW5kLVNlYXJjaC0lMjU1QkZTQjElMjU1RCUyNnV0bV90ZXJtJTNkZnJlZSUyNTIwc3Bpcml0JTI1MjB0cmF2ZWwlMjUyMGluc3VyYW5jZSUyNnV0bV9jb250ZW50JTNkQnJhbmQtTmFtZS1GcmVlJTI1MjBTcGlyaXQtRXhhY3Q&rlid=2c7e4ab85ef9101fa35b175dc758cb22/RK=2/RS=9D06jY5YxU.mCXb3I0v.WyviC7M-;_ylt=AwrIQZygmeVdwhIAKBV3Bwx.;_ylu=X3oDMTB2MmxqMGFpBGNvbG8DaXIyBHBvcwMyBHZ0aWQDBHNlYwNvdi10b3A-?p=FREE+SPRIRIT+TRAVEL,+INSURANCE&IG=0ac8419c03334aba90000000003efeef%22%20%5Ct%20%22_blank) Single Trip Cover -Choose between Two Levels of Cover. Over 100 Activities Covered for Free Annual Multi-Trip Cover - Unlimited Trips within 12 Months. 24/7 Emergency Medical Helpline

* **JD Travel Insurance Consultants – travel insurance**

[jdtravelinsurance.co.uk](http://www.freespirittravelinsurance.com/)

At JD Travel Insurance we have spent years arranging quality travel insurance at modest prices for people who have had difficulty finding cover due to pre-existing conditions of all kinds. Our sympathetic, well-informed and experienced staff will find the right travel insurance for you.

* **Leisurecare | Annual Travel Insurance Specialists**

[leisurecare.co.uk](http://www.freespirittravelinsurance.com/)

At Leisurecare, we care about you. Our mission is to provide you with travel insurance that offers excellent value for money without compromising on high-quality customer service.

* **MediCover Travel Insurance UK**

[www.travel.insurance-central-uk.co.uk/Medicover-Travel...](http://www.travel.insurance-central-uk.co.uk/Medicover-Travel...)

MediCover is a travel insurance policy that has been specially created by Inter Group Insurance Services Limited who is one of the UK’s leading travel insurance specialists, to provide travel insurance for travellers who have suffered from medical conditions or accidents.

* **Post Office Counters**

<https://www.postoffice.co.uk/travel-insurance>

* **Insurance Cover - TravelHealth.co.uk**

[www.travelhealth.co.uk/advice/insurance](http://www.travelhealth.co.uk/advice/insurance)

Travelbility. Telephone: 0845 338 1638. Web: www.travelbility.co.uk. Travelbility, a service offered by J&M Insurance Services (UK) plc, offers travel insurance for the disabled or those with pre-existing medical conditions and their carers. Travelbility is backed by AXA Insurance, one of the UK’s leading travel insurers, for complete peace of mind.

* **Tesco Travel Insurance**

[www.tesco-compare.co.uk/travel-insurance](http://www.tesco-compare.co.uk/travel-insurance)

We’ll help you find the travel insurance that's right for you by comparing a selection of travel insurance provider below. Within minutes you’ll be comparing quotes from some of the UK's leading travel insurance providers and you can enjoy your holiday or short break knowing you've got all the cover you need.

* **The Towry Law Insurance Broker**

[www.insurancebrokerfinder.co.uk/city-Leominster/1708656...](http://www.insurancebrokerfinder.co.uk/city-Leominster/1708656...)

The Towry Law Insurance Brokers Ltd in Leominster offers many types of Insurance like car Insurance, home Insurance, life Insurance and even pet Insurance. Use the link above to get yourself a cheap Insurance quote online.

**COMPLAINTS ABOUT INSURANCE**

If you have a complaint under the Disability Discrimination Act 1995 or if you feel that you have cause for complaint or would like information from organisations that regulate and set standards for the insurance industry you could contact: **INSURANCE OMBUDSMAN BUREAU:**

 **TEL 0845 6006666**

The Ombudsman can investigate if it considers an act of discrimination has occurred. This is a FREE SERVICE. If this avenue is followed the right to go to Court is still available.

*WARNING:* Details can change without prior knowledge.
This information was correct at the date of publishing

Inclusion in this fact sheet does not indicate that these companies are endorsed by
The Pancreatitis Supporters Network

 Of course, if anyone knows of other companies offering a similar service, please let us know.