

# QE LIVER SUPPORT GROUP MEDICAL INSURANCE GUIDELINES

## TRAVEL INSURANCE COMPANIES FOR PRE EXISTING MEDICAL CONDITIONS

INSURANCEWITH	<a href="http://www.insurancewith.com">http://www.insurancewith.com</a>	020 3829 3875 (very reasonable prices) tailored for you.
GOOD TO GO	<a href="http://www.goodtogoinsurance.com">www.goodtogoinsurance.com</a>	0330 024 9297
ALL CLEAR	<a href="http://www.allcleartravel.co.uk">www.allcleartravel.co.uk</a>	01708 339295 (mainly website quotes)
AVANTI	<a href="http://www.avantitravelinsurance.co.uk">www.avantitravelinsurance.co.uk</a>	0800 888 6195
INSURE FOR YOU	<a href="http://www.insureforyou.com">www.insureforyou.com</a>	01903 209903 (quotes available on line only)
INSURE FOR ALL	<a href="http://www.insureforall.com">www.insureforall.com</a>	0800 082 1265
IT'S SO EASY TRAVEL INSURANCE	<a href="http://www.itssoeasytravelinsurance.com">www.itssoeasytravelinsurance.com</a>	0330 606 1422
ELECT TRAVEL INSURANCE	<a href="http://www.electinsurance.co.uk">www.electinsurance.co.uk</a>	on line only No phone no.
FREEDOM INSURE	<a href="http://www.freedominsure.co.uk">www.freedominsure.co.uk</a>	01223 446914
MIA TRAVEL INSURANCE	<a href="http://www.miatravelinsurance.co.uk">www.miatravelinsurance.co.uk</a>	0800 999 3333
TALK to TIM	<a href="http://www.talktotim.co.uk">www.talktotim.co.uk</a>	0800 054 2252
JUST TRAVEL	<a href="http://www.justtravelcover.com">www.justtravelcover.com</a>	0800 804 7063
MEDICAL TRAVEL COMPARED	<a href="http://www.medicaltravelcompared.co.uk">www.medicaltravelcompared.co.uk</a>	0808 102 4575 (comparison website)
PAYING TOO MUCH	<a href="http://www.payingtoomuch.com">www.payingtoomuch.com</a>	01243 218 916 (comparison website)
MONEY SUPERMARKET	<a href="http://www.moneysupermarket.com">www.moneysupermarket.com</a>	(on line only) (comparison website)
ABLE2TRAVEL	<a href="http://www.able2travel.com">www.able2travel.com</a>	01892 839 501
INSURE AND GO	<a href="http://www.insureandgo.com">www.insureandgo.com</a>	0330 400 1383
WORLD-FIRST	<a href="http://www.world-first.co.uk">www.world-first.co.uk</a>	0345 07 08 902
STAYSURE	<a href="http://www.staysure.co.uk">www.staysure.co.uk</a>	0800 033 4902
DIRECT TRAVEL INSURANCE	<a href="http://www.direct-travel.co.uk">www.direct-travel.co.uk</a>	0330 880 3600
PREMIER COVER	<a href="http://www.premiercover.com">www.premiercover.com</a>	0800 298 1112
GO PANDA	<a href="http://www.gopandainsurance.co.uk">www.gopandainsurance.co.uk</a>	01702 427 274
FREE SPIRIT	<a href="http://www.freespirittravelinsurance.com">www.freespirittravelinsurance.com</a>	0800 170 7704

We cannot comment on how each of these companies will deal with your particular case, it depends on individual circumstances. (Quotes are usually cheaper if EXCLUDING Spain, Switzerland etc.)

**NEVER** take the first quote, try several, prices can vary enormously.

As a general rule pre-existing medical insurance cover to European countries is much lower than for a trip to America/Canada etc. where insurance costs can be £1000 upwards. Insurance can usually be obtained, it depends on how much you are prepared to pay, but either way it will cost you more for your insurance. Some companies also have an upper age limit for cover. Be 100% honest with answers, to avoid rejection of a claim.

**DO NOT** cut costs or travel without pre-existing medical insurance cover. If you are taken ill abroad, just in Europe it can cost on average £15,000 to get you back home again! This is excluding hospitalisation fees where necessary, and a possibility they may not be able to treat you for your transplant or liver condition in that country. Typical cost can be £40,000 upwards. Much cheaper with specialised medical insurance!

It is also worth trying comparison websites, as going through these may give a lower quote to some of the above companies listed as opposed to going direct. Please check all possibilities for a fair quote.

**PLEASE NOTE** this list is provided as a general guide to insurance companies for patients with pre-existing medical conditions. The Liver Support Group do not have any association with any of the companies listed, it is provided purely as a guide for you to obtain quotes for your medical condition.

Some banks and building societies also offer free or discounted travel insurance with accounts, please make sure that you are covered for all your medical conditions with them before travelling. They may not cover transplants or your medical condition.

### VACCINATIONS

Please be aware if you need vaccinations for your holiday, some vaccines you may not be allowed to have after having a transplant. **ALWAYS** check with the liver Co-ordinators for current updates.

### EHIC CARD

The European Health Insurance Card may cover you for some minor pre medical existing conditions, but for Transplants you still need PRE MEDICAL insurance cover. Do not travel without adequate insurance cover! Please check the dates on the EHIC cards they do have an end date and need to be renewed (FREE).

If you would like more information then please contact us via our email address [liversupport@blueyonder.co.uk](mailto:liversupport@blueyonder.co.uk) this information is also available on our website, [www.uhblsg.org.uk](http://www.uhblsg.org.uk) February 2017

