



THE  
HAEMOPHILIA  
SOCIETY

## Travel Insurance

If you are thinking of going away, whether for business or pleasure, it is essential that you take out travel insurance for pre-existing conditions. This will give you, your family and/or travel companion's peace of mind so that you can all enjoy your travel experience to the full knowing that you have all the cover you require. Without taking out insurance to cover existing conditions, including your bleeding disorder, you may be liable for any health care costs incurred, whether related to your bleeding disorder or not.

The insurance companies listed below provide cover for pre-existing conditions including haemophilia, von Willebrand disease, and, in most cases, HIV and Hepatitis C. The companies are either long standing providers known to us (marked by \*), or have been recommended by members.

Following your trip we would be interested to have feedback on whether the travel insurance company you chose was able, in practice, to meet your needs. This information could help other members in the future when they are looking at travel insurance. Please send any feedback to: [jeff@haemophilia.org.uk](mailto:jeff@haemophilia.org.uk)

### Travel insurance companies

#### Insure and Go

Tel: 0330 400 1383

Website: [www.insureandgo.com/travel-insurance/travel-insurance-for-medical-conditions](http://www.insureandgo.com/travel-insurance/travel-insurance-for-medical-conditions)

*Insure and Go offer cover for pre-existing medical conditions under their Silver policy.*

#### Able 2 Travel

Tel: 01892 839 501

Website: [www.able2travel.com/](http://www.able2travel.com/)

*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 UK

Tel: 0800 389 4852

Website: [www.ageuk.org.uk/products/insurance/travel-insurance/](http://www.ageuk.org.uk/products/insurance/travel-insurance/)

*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.*

#### All Clear Travel

Tel: 01708 339295

Website: [www.allcleartravel.co.uk/](http://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 Insurance Services Ltd**

Tel: 01223 446914 Website: [www.freedominsure.co.uk/](http://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: 0800 170 7704 Website: <https://quote.freespirittravelinsurance.com/?c=THE2440>

*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**

Tel: 03306061421 For specialist HIV travel insurance

**OR** Tel: 03306061422 – For general travel insurance that includes other medical conditions

Website: [www.itssoeasytravelinsurance.com/](http://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. Travel**

Tel: 0844 2474749 Website: [www.jdtravelinsurance.co.uk/](http://www.jdtravelinsurance.co.uk/)

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

### **Insure for All**

Tel: 0800 082 1265 Website: [www.insureforall.com/medical-conditions/](http://www.insureforall.com/medical-conditions/)

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

### **The Insurance Surgery**

Tel: 0800 083 2829 Website: [www.the-insurance-surgery.co.uk/](http://www.the-insurance-surgery.co.uk/)

*All insurers available through this broker specialise in providing cover for pre-existing medical conditions including Haemophilia and related conditions. Medical screening required.*

### **World First Travel Insurance**

Tel: 0345 07 08 902 Website: [www.world-first.co.uk/](http://www.world-first.co.uk/)

*Offers cover for most pre-existing medical conditions including haemophilia, Hepatitis and HIV 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.*

### **PayingTooMuch.com**

This website is a comparison site.

Tel: 01243 784000 Website: [www.payingtoomuch.com/](http://www.payingtoomuch.com/)

Specific page: [www.payingtoomuch.com/travel-insurance/Haemophilia](http://www.payingtoomuch.com/travel-insurance/Haemophilia)

## About your travel insurance 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 to take enough treatment with you and to 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.

## Important requirements for treatment and travel

Take sufficient treatment for the whole of the period you are away. If you are travelling to places with limited access to safe healthcare, you may consider asking your travelling companion to learn to access your veins and to administer treatment in case of an emergency, your treatment centre may be able to teach them how.

Get a letter written and signed by staff at your Haemophilia Centre (on headed paper) 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 the letter confirm any treatment, needles, syringes etc. you will be carrying as well as relevant information on any metal implants (such as knees or hips) that may set off the security scanners. The letter should not be more than six months old. The letter should ideally specify the brand name of the factor you will be carrying. To allow for delays you should pass through security as early as possible.

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. It is a good idea to contact the airport you are travelling from in the UK to check the security requirements for travelling through security with your treatment. The main UK airports websites are listed below:

- [www.gatwickairport.com](http://www.gatwickairport.com)
- [www.heathrowairport.com](http://www.heathrowairport.com)
- [www.manchesterairport.co.uk](http://www.manchesterairport.co.uk)
- [www.stanstedairport.com](http://www.stanstedairport.com)
- [www.london-luton.co.uk](http://www.london-luton.co.uk)
- [www.edinburghairport.com](http://www.edinburghairport.com)
- [www.glasgowprestwick.com](http://www.glasgowprestwick.com)
- [www.birminghamairport.co.uk](http://www.birminghamairport.co.uk)
- [www.southendairport.com](http://www.southendairport.com)
- [www.cardiff-airport.com](http://www.cardiff-airport.com)
- [www.belfastairport.com](http://www.belfastairport.com)

**N.B. Never put your treatment into the hold as it may get lost.**

Always carry your bleeding disorder diagnostic card (old 'Green Card') detailing your condition. This should be obtainable from your treatment centre. Alternatively you could wear a medicalert bracelet, which is internationally recognised. You can order different medic alert tags from: [www.medicalert.org.uk](http://www.medicalert.org.uk), a registered charity.

## Healthcare insurance and medical matters

### EHIC (European Health Insurance Card)

For travelling within Europe you should have an EHIC card (European Health Insurance Card). This entitles you to necessary healthcare in the public system of any EU / EEA member state, or Switzerland if you become ill or injured while visiting another country.

You can apply for yourself and for up to 4 dependent children and a spouse/partner:

- Online at: [www.ehic-uk.org.uk](http://www.ehic-uk.org.uk)
- By phone (0845 606 2030) 0845 606 2030. Applications via this route take about 10 days to be processed.
- 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.

The countries the EHIC is valid in are: Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden.

If you are travelling in any of these countries and have an accident or become ill, the free European Health Insurance Card will entitle you to state-provided medical treatment in that country. (The EHIC is the equivalent replacement of the old E111, which became invalid as of January 2006).

### What does the EHIC cover?

The EHIC will cover you for any medical treatment needed while in the EEA, whether that is because of illness or an accident. This involves:

- Access to reduced-cost or free medical care from state healthcare providers.
- Treatment on the same basis as a resident of the country you are visiting in. This means you may have to pay a part patient contribution.
- Treatment of a chronic or pre-existing medical condition that becomes necessary during your stay.
- Routine maternity care (as long as your sole reason for visiting the country is not to give birth).
- Provision of oxygen, renal dialysis, and routine medical care.

Remember that the EHIC won't cover you if the main purpose of your trip to one of these countries is to receive medical treatment.

### What is not covered by the EHIC?

The EHIC is not a substitute for travel insurance, and it is recommended that you take out a separate travel insurance policy in addition to the EHIC. The European Health Insurance Card UK will not cover:

- The cost of private healthcare that is not part of the state healthcare system.
- The cost of being brought back to the UK.
- Going abroad specifically to receive treatment, which includes giving birth.

Additionally the EHIC won't cover you for many things that travel insurance does, such as mountain rescue in ski resorts, lost or stolen luggage, or cancellation of your trip. It is also important to remember

that not all European countries are able to offer the same standards of care or access to treatment that you might expect in the UK.

How to apply?

To qualify for EHIC, you must be over 16 and have to hand your full name, date of birth, and National Insurance number. You can also apply for an EHIC on behalf of someone else such as your spouse and any children under 16 years, as long as you have all the relevant information. EHICs are free, but there may be a service charge depending on how you apply.

## Visas

Visa requirements should be checked well in advance of travel 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. Visit: [www.usembassy.org.uk](http://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: [www.aidsmap.com/e-atlas/country](http://www.aidsmap.com/e-atlas/country)

## Useful travel tips

### Before you travel

#### Essential documents and information

Make copies of your passport, insurance policy, plus 24-hour emergency number, and ticket details – leave copies with family and friends. It may be essential that someone in the UK acts on your behalf should any emergency occur whilst you are abroad. Leave a copy of your itinerary and a way of contacting you such as e-mail, with family and friends.

Be particularly careful about the terms of your insurance policy. If you do not act in accordance with the terms of the policy, the insurers may not meet your claim.

Photocopy all necessary travel documents (tickets, passport, visa, one form of ID, travel letters, insurance policy, etc.) and leave them in an envelope at home where they can be accessed easily in case any of these documents get lost and need to be replaced. A photocopy will speed up the process of replacement documents. Another option would be to place an extra set of copies in your checked in luggage, or you could scan travel documents and send them to yourself in an email. Carry spare passport photos with you in case of emergency.

## Money and credit cards

Take enough money for your trip and some back-up funds e.g. traveller's cheques, sterling or US dollars (often accepted in many countries). Credit cards are generally accepted in most countries. Beware of card fraud, taking all possible precautions. Take only one card if possible. Note the number and be familiar with the method of reporting its loss or fraudulent use. When you withdraw cash from a machine, make certain that you are doing so in privacy and check your balance to ensure that it accords with your idea of what should be in your account. If you are suspicious, take action at once.

Carry a record of credit card numbers separately in case it is necessary to cancel or replace them.

## Mobile phones

If you intend taking your mobile telephone, check with your mobile provider that your telephone will work in your destination country.

## Helpful tips

Always carry your own treatment (speak to your treatment centre to see if your treatment needs to be carried in a small cooler bag), syringes, needles etc. with you as products vary in different countries. When packing factor, you should bring your regular dose for the duration of your trip plus sufficient factor for at least one extra 100% rise.

It may be useful to pack one medication information insert and one box cover. In the event that you cannot treat yourself, or if there is a language barrier, this would be useful for the treating doctor.

**N.B. If you are planning a long haul flight and are someone who requires factor regularly it may be useful to take some treatment before you leave.**

Ensure you have your bleeding disorder diagnostic card clearly visible in your wallet and bring details of any insurance cover policy numbers, and contact details with you.

When in transit (bus, train or plane) always carry your treatment in your hand luggage to prevent loss or breakages. If the trip is long and you have a lot of treatment, carry all the treatment and possibly 5-6 injection kits in your hand luggage. The rest of the injection kits can be stored in your main luggage. You can leave your factor in your carry on bag. However, it is recommended to put your factor (in cooler bag) in the tray with your coins, watch, wallet etc. when going through security at the airport. You may be asked to open the bag but if you have your letter you should not have any problem.

It is important to know how long it is recommended that treatment can be stored out of the refrigerator and also the temperature range at which it can be stored outside of the refrigerator.

It is a good idea to check in advance with your hotel or hostel to establish if it has a secure refrigerator where you can store your treatment, especially in warmer countries.

## **Airlines**

Airline and touring schedules are subject to alteration without notice due to unforeseen local conditions. Please reconfirm all departure times as you travel and reconfirm your airline reservations.

Never carry any gifts or parcels on behalf of anybody. Beware of strict and severe drug laws, always examine thoroughly and secure your baggage. Remember to remove the airline 'three letter code' baggage labels after receiving your baggage on arrival in each city – this helps avoid lost baggage.

## **Medication and toiletries**

For more exotic, sunnier holiday destinations below is a list of useful items you might wish to take with you:

- Anti-malaria tablets/sprays
- Antiseptic wipes
- Sunscreen: with minimum SPF of 25
- Sunburn cream
- Bites and stings cream
- Insect repellent
- Medication for common ailments
- Sharps bin
- Water purification tablets

## **Comfort and wellbeing**

If travelling on a long haul flight, ensure to wear comfortable, loose-fitting clothing. Try to walk around the cabin where possible to stretch your legs, and if not, try some foot exercises whilst seated. This will help prevent deep vein thrombosis (DVT) occurring. Always drink as much water as possible and try to avoid alcoholic drinks as they are particularly de-hydrating on a flight.

## Useful websites

- The Foreign Office travel advice site: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)
- A list of haemophilia treatment centres in the UK and world-wide from The World Federation of Hemophilia website: [www.wfh.org](http://www.wfh.org). Having this information in advance allows you to plan in case of an emergency as not every hospital will have a treatment centre.
- Another useful website is: [www.travelfactor.co.uk](http://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](http://www.dh.gov.uk) and then clicking on Health Advice for Travellers. It contains up to date government advice.

## In case of emergencies

It is highly recommended that you should carry a letter on headed paper from your treatment centre with information about your bleeding disorder, the usual treatment you receive and any other medical conditions or information that may be useful in case of emergency. If you need to attend a hospital while you are away, if possible treat yourself first. Accident and Emergency rooms can be slow at the best of times and if a translator is required this may add to the delay in getting your treatment.

Finally, on behalf of everyone at The Haemophilia Society, have a great trip

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

The Haemophilia Society  
Willcox House  
140-148 Borough High Street  
London  
SE1 1LB

Tel: 020 7939 0780  
Email: [info@haemophilia.org.uk](mailto:info@haemophilia.org.uk)  
Website: [www.haemophilia.org.uk](http://www.haemophilia.org.uk)