



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.

You should always get appropriate travel insurance with healthcare cover before you go abroad.

Before you travel, make sure you declare any pre-existing medical conditions to your insurer and answer questions about your medical history in full. The insurance companies listed below provide cover for pre-existing conditions including haemophilia, von Willebrand disease, and, in most cases, HIV and Hepatitis C.

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: info@haemophilia.org.uk

Travel insurance companies

World First Travel Insurance

Tel: 0345 90 80 161

Website: 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.

Stay Sure

Tel: 0808 281 3228

Website: <https://www.staysure.co.uk/medical-travel-insurance/>

Insurance for pre-existing medical conditions, with up to unlimited cover for medical expenses.

All Clear Travel

Tel: 01708 339295

Website: <https://www.allcleartravel.co.uk/travel-insurance/haemophilia/>

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.

Insure and Go

Tel: 0330 400 1383

Website: <https://www.insureandgo.com/travel-insurance>

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



Insure for All

Tel: 0800 082 1265

Website: 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.

Good to go insurance

Telephone: 0330 024 9949

Website: <https://www.goodtogoinsurance.com/>

Provides travel insurance cover to travellers of any age, with or without pre-existing medical conditions

What your travel insurance policy should cover

Health and medical emergencies

This is possibly the most important part of any travel insurance policy. If you do not take out adequate insurance, you will have to pay the costs of any emergency yourself.

A medical emergency in another country can be very expensive, for example:

- £100,000: a stomach bug or infection treated in a hospital in the USA with return flights
- £100,000: a stroke in south-east Asia, with emergency treatment and medical repatriation to the UK
- £25,000: a moped accident in Greece, with surgery and repatriation to the UK
- £15,000: a fall in Spain, resulting in a broken hip, hospital treatment and flights

Your travel insurance should cover:

- emergency treatment and hospital bills, which can be expensive. Check whether your policy covers treatment in public or private hospitals.
- emergency transport, such as ambulance fees or emergency repatriation on medical grounds
- getting home after treatment if you cannot use your original ticket
- reasonable costs for a family member or friend to stay with you or travel out to accompany you home if required
- temporary emergency dental treatment for the relief of immediate pain
- 24-hour assistance helplines to offer support and advice about appropriate treatment
- repatriation costs in the event of death abroad (the cost of repatriation can vary between £3,800 to as much as £17,000 depending on the country).

For more information see <https://www.gov.uk/guidance/foreign-travel-insurance>



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:

Belfast International	Leeds Bradford	Cardiff	Jersey
Edinburgh	Glasgow	Aberdeen	Belfast-City
London City	Bristol	East Midlands	Southampton
London Gatwick	London Heathrow	London Stanstead	London Luton
Manchester	Liverpool	Birmingham	Newcastle

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

Always carry your bleeding disorder card (old 'Green Card') detailing your condition. This should be obtainable from your treatment centre.

You could also wear MedicAlert bracelet / jewellery, which is internationally recognised.



Healthcare insurance and medical matters

EHIC (European Health Insurance Card)

The European Health Insurance Card (EHIC) may not be valid after Brexit.

You should prepare for possible changes to your access to healthcare when the UK leaves the EU if you are a UK national travelling to the EU, Norway, Iceland, Liechtenstein or Switzerland.

For more information visit the NHS website : <https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/>

For more information on visiting Europe after Brexit use the following link: <https://www.gov.uk/visit-europe-brexit>

Foreign Travel Advice

Visa requirements should be checked well in advance of travel if you need one for the country you are travelling to.

For more information about travelling foreign travel advice visit <https://www.gov.uk/foreign-travel-advice>

HIV & Travel

<http://www.aidsmap.com/about-hiv/hiv-and-travel>

Useful tips about travel

[Before you go](#)

[When you are aboard](#)

Find a [haemophilia centre](#) aboard

Find a [British embassy, high commission or consulate](#) abroad