

Insurance





Slater and Gordon Lawyers are one of the country's leading claimant personal injury law firms, recovering millions of pounds worth of compensation for accident victims every year. We are experts in securing the maximum amount of spinal cord injury compensation and getting rehabilitation support as quickly as possible.

Slater and Gordon Lawyers understand the sudden change in lifestyle caused by an injury to the spinal cord and the immediate strain this places on finances. That is why with Slater and Gordon Lawyers on your side, a No Win, No Fee (Conditional Fee) agreement can enable you to get the support and financial compensation you need to live with a spinal cord injury, not only in the short term, but also to provide for your future needs.

Every spinal cord injury claim is different and the amount of compensation paid will vary from case to case. We will however give you an accurate indication at the earliest stage as to how much compensation you could expect to receive, to help you plan for your future.

Slater and Gordon Lawyers have a specialist team dedicated to pursuing compensation claims on behalf of those who sustain spinal cord injury in all types of accident, be it a road traffic collision, an accident in the workplace or whilst on holiday or travelling in a foreign country. Our expert solicitors provide total support for our clients, particularly at times when they may feel at their most vulnerable. We approach each case with understanding and sensitivity.

Where possible, we will seek to secure an interim payment of compensation to relieve financial pressures and cover immediate expenses. We can also provide advice on long-term financial planning and rehabilitation.

Contact Slater and Gordon Lawyers for a free consultation. We will be happy to help you. Freephone [0808 175 8105](tel:08081758105) or visit our website at www.slaterandgordon.co.uk

Slater and Gordon Lawyers are proud to be a Diamond Corporate Sponsor of the Spinal Injuries Association and a wider supporter of their services. By supporting the SIA, we understand the need to raise money which will go towards funding SIA's key services such as their Advice Line, website and peer support in the spinal injury centres, hospitals and wider community.

WHAT IS SIA?

SIA is the national charity for people with spinal cord injuries and their families. If you, a relative or friend is paraplegic or tetraplegic, or you are interested in our work, why not join us? Membership is free of charge and all new UK members will receive a year's free subscription to SIA's bi-monthly magazine *Forward*. An annual subscription to *Forward* is £20.00.

We also circulate a monthly email newsletter, 'e-clips' to all who subscribe, and our popular interactive website offers a Message Board as well as hundreds of pages of useful information. You can visit our Facebook page to chat with other SCI people, follow us on Twitter and watch SIA videos on our YouTube.

We produce a wide range of publications (available to purchase) which deal with all aspects of living with spinal cord injury, e.g. books on bowel and bladder management, sexuality, publications for health care professionals, as well as sports opportunities. We also have an extensive series of Factsheets on a wide range of topics, and, for those pursuing a compensation claim; we publish a Directory of Personal Injury Solicitors.

Our Freephone Advice Line is accessible by e-mail, fax, post and telephone and provides accurate and up-to-date information on subjects including welfare advice, specialist equipment, legal rights etc as well as health related topics. We run a Vocational Support service for those wishing to return to employment, retrain or take up volunteering. Our Health and Ageing projects both work to improve the quality of life of spinal cord injured people and can be accessed via the Advice Line. Externally, our Outreach Service, staffed by spinal cord injured people, operates at all ten Spinal Injuries Centres in England, Wales and Northern Ireland, as well as out in the community, on a regional basis.

SIA also actively campaigns on vital issues affecting the everyday lives of disabled people, as set out in our campaigns manifesto. We are represented on major voluntary and statutory bodies and our own Governing Board is composed of spinal cord injured people. We have our own state-of-the-art premises, SIA House, which combines the twin principles of inclusive design and accessibility and from here we run the only specialist spinal cord injury Library in the country.

To find out more, or join us, please write to us at:

Spinal Injuries Association, SIA House, 2 Trueman Place, Oldbrook, Milton Keynes MK6 2HH or contact us on:

Tel: 0845 678 6633 (General Office – 9-5)
0800 980 0501 (Freephone Advice Line (9.30-1pm&2pm– 4.30pm))
Fax 0845 070 69211
Website: www.spinal.co.uk
E-mail: sia@spinal.co.uk

SIA Registered Charity Number: 1054097

Insurance

It can be more costly for a disabled person to get insurance because insurance companies see this person as a greater risk. Insurance is based on risk - the insurance company is insuring you against the chance of something happening (e.g. you being burgled). This risk is assessed by an underwriter and they decide if a premium is set or not to insure you. If you live in an area that is notorious for burglaries, you can expect to pay high premiums on your house insurance. Similarly, your holiday insurance company is unlikely to offer you cover for a bladder problem if you have been hospitalised with bladder problems over the past few years and it happens again whilst you are on holiday.

Always tell an insurance company if you are aware of any circumstances likely to affect your cover, either when you are taking out your policy and when you renew, as they could then refuse to pay any money on grounds of non-disclosure.

The Disability Discrimination Act 1995 came in to force for insurance in December 1996. It is illegal for insurance companies to offer disabled customers less favourable terms than non-disabled customers without justification. To be considered as justified, decisions must have been made by using statistical data (e.g. statistics on risks associated with various disabilities) or other reliable information. If you feel that you are being unfairly discriminated against by your insurer it is up to them to prove that there is an additional risk, the disabled person only needs to show that less favourable treatment has taken place not that there is no additional risk.

This Fact sheet gives details of some insurance underwriters and some specialist insurance brokers/intermediaries.

Disclaimer:

The existence of a company in this Fact sheet does not represent a recommendation, and SIA cannot be held responsible for any actions taken or advice given.

Holiday Insurance

Emergency medical treatment (but not routine or continuing treatment) is covered in European Community countries if you have a European Health Insurance Card (EHIC), replacing the old E111, which ceased to be valid in January 2006.

The EHIC is normally valid for three to five years and covers any medical treatment that becomes necessary during your trip due to either illness or accident. Full details of cover and eligibility can be obtained from the Department of Health.

You can apply for an EHIC for your spouse, partner and any children up to the age of 16 (or 19 if they are in full-time education) at the same time as applying for your own. Before you apply, you will need to have the following information to hand for everyone you are applying for:

- Name
- Date of Birth
- NHS or National Insurance (NI) number.

(In Scotland the NHS number is known as the Community Health Index (CHI) number and

in Northern Ireland it is known as the Health and Care number.)

The EHIC is issued free of charge by the Prescription Pricing Authority (PPA).

The quickest and easiest way to apply for an EHIC is online. Your card will be delivered within seven days. Visit the NHS Choices website at www.nhs.uk and follow the link to **Healthcare Abroad and the EHIC card**. To apply by phone, call 0845 606 2030. When your application is completed, your card will normally be delivered within 7 days.

To apply by post, pick up the EHIC form and pre-addressed envelope from the Post Office. Your card will be delivered within 21 days. For a nominal fee, the Post Office will check your completed application form and forward it for processing. This service is optional.

The application form includes space for up to four dependent children. You can apply on behalf of more children if you apply online or by telephone

Some people can only apply by post:

- If you are not a national of the UK, EEA or Switzerland
- If you are studying abroad
- If you are already working abroad but remain UK employed or self employed.
- If you need to update your personal details or add a dependant, speak to the EHIC enquiries team on 0845 605 0707.
- If you receive a state pension or other long-term benefit from the UK and live in an EU member state (new EU regulation).
- If you are dependent on a citizen working in the UK and live in an EU member state (new EU regulation).
- If you are not a national of the UK, EEA or Switzerland but you are ordinarily resident in the UK, you can apply for a UK issued EHIC. This must be done by post and you must provide evidence that you are ordinarily resident in the UK. Evidence could be a council tax bill, utility bill, bank statement, tenancy agreement, NHS card or a UK issued driving licence.

More about postal application can be found on the NHS Choices website – address as listed above.

Do not rely on the European Health Insurance Card alone - holiday insurance is still essential. The UK has arrangements with some countries outside of the EC for urgent medical treatment to be provided either at reduced cost or free.

See the table and insurer list later in this factsheet for companies specialising in arranging travel policies for disabled people or with ongoing health problems. Some of the companies require a doctor's letter to confirm you are fit to travel.

Make sure you check your insurance covers any pre-existing medical conditions.

Insurance for Personal Assistants or other help you might employ

You can usually include this type of insurance in your household insurance cover.

Tell your Insurance Company that you are about to employ a Personal Assistant who will have a key to your home and that you want your policy to include **Employer's Liability Insurance**, a legally compulsory insurance for all employers. The Employer's Liability

Insurance should cover both paid and unpaid personal assistants and, if necessary, employees of other services you use in your home.

For example, if you occasionally use a local authority scheme they should have their own insurance cover but it is wise to check on this every time. You may also want to insure yourself.

It is also possible to have **Carer Insurance** so that if your carer were to fall ill whilst you are both on holiday it would be possible for you to pay for additional help and reclaim some or all of these costs back from the insurer.

Remember that for all types of insurance you are entitled to ask the broker what commission they are getting from the insurance company concerned. This can get rid of any doubts you might have about the broker's motives for recommending one policy rather than another.

Ask if there will be any handling or administration charge, how much this is and why the charge will be made. It is also a good idea to ask questions about how long it takes to sort a claim and especially to find out what it will cover (as well as what it will not) - read the small print. Most modern policies are in plain English so are easier to understand.

Life Insurance, Permanent Health Insurance, Personal Accident and Sickness Insurance

If you need professional advice about life insurance or permanent health insurance look for an **Independent Financial Adviser** (IFA) who will not be tied to a particular company and must meet set standards. To find an IFA look in the Yellow Pages under Financial Adviser or see:

Independent Financial Adviser Promotion (IFAP)
17-19 Emery Road, Brislington, Bristol, BS4 5PF
Tel: 0800 085 3250
Web: www.unbiased.co.uk

The website includes a list of questions to ask advisers. Insurers should avoid charging disabled people higher premium where there is no justification. When deciding on complaints, the financial ombudsman will take into account whether or not the insurer has followed the guidelines and insurers should explain why they have refused someone cover.

How to Complain

If you are not satisfied with the response of the general manager of the company you are dealing with, you must find out if the insurance company is a member of the **Association of British Insurers** (ABI).

The ABI's policy work is organised around four main departments: General Insurance, Life and Pensions; Financial Regulation, and Taxation & Investment Affairs. In addition, the ABI has an expert Research and Statistics Department, and represents the insurance industry to external audiences through its Media and Political Affairs and European and International teams.

The ABI is only a trade association and has no legal power over its members, the insurance company will respond to any complaints sent by the ABI, however, clients should be aware that the ABI does not negotiate with the insurance company over complaints.

The **Financial Services Authority** (FSA) regulates and authorises financial organisations in the UK and aims to maintain efficient, orderly and clean financial markets and help retail consumers achieve a fair deal. The FSA can provide basic information and advice on a variety of financial services, including pensions, mortgages and Individual Savings Accounts (ISAs). They can tell you if a firm is authorised and help you if you have a complaint and don't know who to contact. But, as the regulator, they can't recommend firms or advisers, or tell you whether a particular product is right for you. However, if they cannot help, they may be able to advise who to contact to obtain more detailed information on an issue.

The **Financial Ombudsman Service** deals with all types of insurance, and it is their job to help settle individual disputes between businesses providing financial services and their customers.

For contact details for all of these services please see the **Useful Organisations** section below.

Useful Organisations.

Association of British Insurers

51 Gresham Street

London EC2V 7HQ

Tel: 020 7600 3333

Email: info@abi.org.uk Web: www.abi.org.uk/

The Financial Services Authority

25 The North Colonnade

Canary Wharf,

London E14 5HS

Tel: 0845 606 1234 Fax: 020 7676 9713

E-mail: consumerhelp@fsa.gov.uk

Web: www.moneymadeclear.fsa.gov.uk

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall,

London E14 9SR

Tel: 020 7964 1000

Fax: 020 7964 1001

Enquiries line: 0845 080 1800

E-Mail: enquiries@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Appendix 1: – Services Offered

Insurance Company	Home Buildings	Home Contents	Car	Wheelchair	Holiday / Travel	Life Assurance	PA Insurance
AA	✓	✓	✓		✓	✓	
Acorn Insurance			✓				
Able 2 Travel					✓		
All Clear Insurance	✓	✓			✓	✓	
Atlas					✓		
Arthur J Gallagher	✓	✓			✓		
Chard	✓	✓	✓				
Chartwell	✓	✓	✓	✓	✓		
CIS	✓	✓	✓		✓	✓	
Chris Knott	✓	✓	✓		✓		
En Route	✓	✓	✓	✓	✓		
Equity	✓	✓	✓		✓		
Fish			✓	✓	✓		✓
Freedom					✓	✓	
Free Spirit					✓		
Good To Go					✓		✓
Insurance Choice	✓	✓	✓		✓		
J D Travel					✓		
Lockton				✓			
MBL		✓		✓	✓		✓
Mobility Insure		✓	✓				
OK To Travel					✓		✓
Orbis					✓	✓	
Pulse					✓	✓	
Safeguard *	✓	✓	✓ Motorhomes & Caravans only				
Towergate (broker)	✓	✓	✓	✓	✓	✓	✓

Appendix 2: Insurer contact details – See table for services offered

AA Insurance Services Ltd

Buildings and Contents: Tel: 0800 197 6174

Car: Tel: 0800 316 2456

Able2Travel (Formerly C H Facilities)

6 Chapel Street Court

Poulton-le-Fylde

FY6 7BH

Tel: 0845 839 9345

Web: www.ch-facilities.co.uk

Acorn Insurance Services Ltd

The Lighthouse

98 Liverpool Road

Formby

Liverpool

L37 6BS

Tel: 01704 270027

Web: www.acorninsure.co.uk

Acorn Insurance understands the needs of disabled drivers to offer the most appropriate insurance

AllClear Insurance Services Limited

AllClear House

1 Redwing Court

Ashton Road

Romford

Essex

RM3 8QQ

Tel: 0845 250 5200

Web: www.allcleartravel.co.uk

Atlas Direct

37 King's Exchange

Tileyard Road London

N7 9AH

Tel: 0870 811 1700 (for quotation but initially ring the medical screening department on 0870 811 1701 who will provide you with a reference number)

Fax: 0870 811 1800

Web: www.atlasdirect.net

Arthur J Gallagher

A J Gallagher

25 Walbrook

London

EC4N 8AW

Tel: 01271 345005 or 01271 346711

Web: www.ajg.com

Chard Insurance Services

15 Holyroad Street, Chard
Somerset, TA20 2AH Tel:
01460 61373

Chartwell Insurance

East Winch Hall, King's Lynn
Norfolk PE32 1HN

Freephone: 0800 089 0146

email: info@chartwellinsurance.co.uk Web: www.chartwellinsurance.co.uk

Co-operative Insurance Society Ltd

Miller St,
Manchester, M60 0AL

Tel: 08457 464646

E-mail: cis@cis.co.uk

Web: www.cis.co.uk

Chris Knott

5th Floor, Cavendish House Breeds
Place, Hastings East Sussex TN34
3AA

Tel: 0800 783 7245 or 0844 576 0660

Web: www.chrisknott.co.uk

En Route Insurance

5th Floor
Cavendish House
Breeds Place
Hastings
East Sussex
TN34 3AA

Tel: 0800 783 7245

E-mail: info@enrouteinsurance.co.uk Web: www.enrouteinsurance.co.uk

Specialists in car, travel, home, home contents and wheelchair insurance

Equity Insurance Group (Registered Office

and Head Office) Library House
New Road
Brentwood Essex
CM14 4GD

Tel: 01277 200100

E-mail: info@equitygroup.co.uk

Web: www.equitygroup.co.uk

Fish Insurance Group

Fish Insurance House
2-4 Riversway Business Village
Navigation Way
Preston PR2 2YP

Tel: Freephone 0800 012 6329

E-mail: admin@fishinsurance.co.uk

Web: www.fishinsurance.co.uk

Free Spirit Travel Insurance

Free Spirit
P J Hayman & Company Limited
Stansted House Rowlands
Castle Hampshire
PO9 6DX

Tel: 0845 230 5000 (or 02392 419080)

Email: contact@freespirittravelinsurance.com Web: www.free-spirit.com

Freedom Insurance Services Limited

Richmond House
16-20 Regent Street
Cambridge, CB2 1DB

Tel: 01223 454 290

Web: www.freedominsure.co.uk

Good to go Travel Insurance

GoodtogoInsurance.com
Kao Hockham Building
Edinburgh Way
Harlow
Essex
CM20 2NQ

Tel: 0844 334 0160 (01279 621662)

E-mail: help@goodtogoinsurance.com Web: www.goodtogoinsurance.com

Provides travel insurance to travellers of any age with or without pre-existing medical conditions and cover for your P/A.

Insurance Choice Travel Insurance

St Albans House
Portland Street
Royal Leamington Spa
Warwickshire
CV32 5EZ

Tel: 0843 2278191

Web: www.insurancechoice.co.uk/travelinsurance/pre-existing-medical-conditions/web191

J D Travel Insurance

29 London Road
Bromley
Kent
BR1 1DG

Tel: 0844 247 4749

E-mail: mail@jdtravelinsurance.co.uk Web: www.jdtravelinsurance.co.uk

Lockton Mobility Risk Services

4th Floor
Higham House
New Bridge Street West
Newcastle Upon Tyne
NE1 8AN

Tel: 0845 602 8000 Fax: 0191 261 3060

E-mail: mobility@uk.lockton.com Web: www.locktonmobility.com

Offer insurance for manual and powered wheelchairs and mobility scooters with the additional recovery service option

MBL Insurance – Mark Bates Limited

Premier House
Harlaxton Road, Grantham
Lincolnshire NG31 7JX

Tel: 01476 593887

Insure against Mobility products breaking down, ie Scooters, Wheelchairs etc. Offer a full recovery service. The service is called Premier Care Mobility Scheme, Insurance and Breakdown; special protection for mobility products. Provide Home Employer Insurance (ie cover for Personal Assistants) – contact directly for more information.

Mobility Insure

1st Floor
15 Beecham Court
Wigan
WN3 6PR

Tel: 01942 403613

E-mail: enquiries@mobilityinsure.com Web: www.mobilityinsure.com

Offers car insurance for disabled drivers and their passengers as well as Home insurance.

OK To Go Insurance

Richmond House
16 – 20 Regents Street
Cambridge
CB2 1DB

Tel: 01223 449 920

E-mail: services@oktotravelinsurance.co.uk Web: www.oktogotravelinsrance.co.uk

Offers travel insurance to meet the needs of disabled travellers, including cover for your P/A.

Orbis Life Assurance

Charter House
43 St Leonards Road
Bexhill-on-Sea
East Sussex
TN40 1JA

Tel: 01424 220110 ask for Kathy Wood

or Nina Davis Fax: 01424 217107

Web: www.orbisinsurance.co.uk/

Pulse Insurance Limited

6 Oxford Court
St James Road
Brackley
Northamptonshire NN13 7XY

Tel: 01280 841430

Web: www.pulse-insurance.co.uk

Safeguard (only motor caravans & motor homes)

Tel: 0113 258 1614

Fax: 0113 258 5841

Web: www.safeguarduk.co.uk

Towergate Risk Solutions North London

TRS North London
288 Chase Road, Southgate
London, N14 6HF

Tel: 0208 920 1234,

Fax: 0870 920 2211

E-mail: northlondon@towergate.co.uk, Web: www.towergaterisksolutions.co.uk

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