

# TRAVEL & HOLIDAYS

## FACTSHEETS



## INSURANCE

### 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.

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](http://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

**T: 0800 085 3250**

**W: [www.unbiased.co.uk](http://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 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 of these services please see the **Useful Organisations** section below.

### Useful Organisations

#### Association of British Insurers

51 Gresham Street  
London EC2V 7HQ  
**T:** 020 7600 3333  
**W:** [www.abi.org.uk](http://www.abi.org.uk)  
**@:** [info@abi.org.uk](mailto:info@abi.org.uk)

#### Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
**T: (Switchboard):** 020 7964 1000  
**T: (Free):** 0800 023 4567  
**W:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
**@:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@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**

**T:** 0800 197 6169

**T:** Car: 0800 316 2456

**W:** [www.theaa.com](http://www.theaa.com)

**Able2Travel (Formerly C H Facilities)**

**T:** 01892 839 501

**W:** [www.able2travel.com](http://www.able2travel.com)

**Acorn Insurance Services Ltd**

98 Liverpool Road

Formby

Liverpool L37 6BS

**T:** 01704 270027

**W:** [www.acorninsure.co.uk](http://www.acorninsure.co.uk)

**@:** [quotes@acorninsure.com](mailto:quotes@acorninsure.com)

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

**T:** 01708 339026

**W:** [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

**Atlas Direct**

Building E

Ealing Studios

Ealing Green

Ealing W5 5EP

**T:** 0800 151 2400

**W:** [www.atlasdirect.co.uk](http://www.atlasdirect.co.uk)

**Arthur J Gallagher**

A J Gallagher

25 Walbrook

London EC4N 8AW

**T:** 01271 345005 or 01271 346711

**W:** [www.ajg.com](http://www.ajg.com)



**Chard Insurance Services**

15 Holyrood Street  
Chard  
Somerset TA20 2AH  
**T:** 01460 61373

**Chartwell Insurance**

East Winch Hall,  
King's Lynn  
Norfolk PE32 1HN  
**T:** 0344 381 6506  
**W:** [www.chartwellinsurance.co.uk](http://www.chartwellinsurance.co.uk)  
**@:** [info@chartwellinsurance.co.uk](mailto:info@chartwellinsurance.co.uk)

**Co-operative Insurance**

Miller St  
Manchester M60 0AL  
**T: Home:** 03457 46 46 46  
**T: Car:** 03457 46 46 46  
**@:** [cis@cis.co.uk](mailto:cis@cis.co.uk)  
**W:** [www.co-opinsurance.co.uk](http://www.co-opinsurance.co.uk)

**Chris Knott**

5<sup>th</sup> Floor  
Cavendish House Breeds Place  
Hastings  
East Sussex TN34 3AA  
**T:** 0800 917 2274  
**W:** [www.chrisknott.co.uk](http://www.chrisknott.co.uk)

**En Route Insurance**

5<sup>th</sup> Floor  
Cavendish House  
Breeds Place  
Hastings  
East Sussex TN34 3AA  
**T:** 0800 783 7245  
**@:** [info@enrouteinsurance.co.uk](mailto:info@enrouteinsurance.co.uk)  
**W:** [www.enrouteinsurance.co.uk](http://www.enrouteinsurance.co.uk)

**Equity Red Star**

Head Office

52 Leadenhall Street

London EC3A 2BJ

**T: Car:** 0345 602 5801

**@: Car:** [privatecaruw@ers.com](mailto:privatecaruw@ers.com)

**W:** [www.ers.com](http://www.ers.com)

**Fish Insurance Group**

12 Sceptre Court

Sceptre Way

Bamber Bridge

Preston PR5 6AW

**T:** 0333 331 3770

**@:** [admin@fishinsurance.co.uk](mailto:admin@fishinsurance.co.uk)

**W:** [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)

**Free Spirit Travel Insurance**

Free Spirit

P J Hayman & Company Limited

Stansted House

Rowlands Castle

Hampshire PO9 6DX

**T:** 0800 170 7704

**@:** [contact@freespirittravelinsurance.com](mailto:contact@freespirittravelinsurance.com)

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

**Freedom Insurance Services Limited**

Richmond House

16-20 Regent Street

Cambridge CB2 1DB

**T:** 01223 446914

**W:** [www.freedominsure.co.uk](http://www.freedominsure.co.uk)

**Good to go Travel Insurance**

Kao Hockham Building

Edinburgh Way

Harlow

Essex CM20 2NQ

**T:** 0330 024 9949 (01279 621662)

**@:** [help@goodtogoinsurance.com](mailto:help@goodtogoinsurance.com)

**W:** [www.goodtogoinsurance.com](http://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

**T:** 01926 683097

**W:** [www.insurancechoice.co.uk/products/travel-insurance-products/](http://www.insurancechoice.co.uk/products/travel-insurance-products/)

**J D Travel Insurance**

29 London Road  
Bromley  
Kent BR1 1DG

**T:** 0844 247 4749

**@:** [mail@jdtravelinsurance.co.uk](mailto:mail@jdtravelinsurance.co.uk)

**W:** [www.jdtravelinsurance.co.uk](http://www.jdtravelinsurance.co.uk)

**Lockton Mobility Risk Services**

4<sup>th</sup> Floor  
Higham House  
New Bridge Street West  
Newcastle Upon Tyne NE1 8AN

**T:** 0345 602 8000

**@:** [mobility@uk.lockton.com](mailto:mobility@uk.lockton.com)

**W:** [www.locktonmobility.com](http://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 95N

**T:** 01476 512190

**@:** [enquiries@markbatesltd.com](mailto:enquiries@markbatesltd.com)

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.

**OK To Travel Insurance**

Richmond House  
16 – 20 Regents Street  
Cambridge CB2 1DB  
**T:** 01223 446 920  
**@:** [services@oktotravelinsurance.co.uk](mailto:services@oktotravelinsurance.co.uk)  
**W:** [www.oktotravelinsurance.co.uk](http://www.oktotravelinsurance.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  
**T:** 01424 215315  
**@:** [cover@orbisinsurance.co.uk](mailto:cover@orbisinsurance.co.uk)  
**W:** [www.orbisinsurance.co.uk/](http://www.orbisinsurance.co.uk/)

**Pulse Insurance Limited**

6 Oxford Court  
St James Road  
Brackley  
Northamptonshire NN13 7XY  
**T:** 01280 841430  
**@:** [admin@pulse-insurance.co.uk](mailto:admin@pulse-insurance.co.uk)  
**W:** [www.pulse-insurance.co.uk](http://www.pulse-insurance.co.uk)

**Safeguard (only motor caravans & motor homes)**

**T:** 0113 258 1614  
**W:** [www.safeguarduk.co.uk](http://www.safeguarduk.co.uk)

**Towergate Risk Solutions North London**

Towergate Insurance  
3rd Floor  
77 Leadenhall Street  
London EC2A 3DE  
**T:** 0844 346 3344  
**@:** [northlondon@towergate.co.uk](mailto:northlondon@towergate.co.uk)  
**W:** [www.towergaterisksolutions.co.uk](http://www.towergaterisksolutions.co.uk)

### Disclaimer

This factsheet has been prepared by SIA and contains general advice only which we hope will be of use to you. Nothing in this factsheet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. SIA does not accept any liability arising from its use. We aim to ensure the information is as up-to-date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by SIA.

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## ABOUT SIA



The Spinal Injuries Association (SIA) is the leading national user-led charity for spinal cord injured (SCI) people. Being user led, we are well placed to understand the everyday needs of living with spinal cord injury and are here to meet those needs by providing key services to share information and experiences, and to campaign for change ensuring each person can lead a full and active life. We are here to support you from the moment your spinal cord injury happens, and for the rest of your life.

For more information contact us via the following:

Spinal Injuries Association  
SIA House  
2 Trueman Place  
Oldbrook  
Milton Keynes  
MK6 2HH

**T:** 01908 604 191 (Mon – Fri 9am – 5pm)

**T:** 0800 980 0501 (Freephone Advice Line, Mon – Fri, 11am – 1pm/2pm – 4.30pm)

**W:** [www.spinal.co.uk](http://www.spinal.co.uk)

**E:** [sia@spinal.co.uk](mailto:sia@spinal.co.uk)

Charity No: 1054097

Brought to you by:



## PLEASE SUPPORT SIA



**SIA relies on fundraising, donations and gifts in wills to provide services that help spinal cord injured people rebuild their lives.**

With your help, we can provide the right support to spinal cord injured people and their families and friends so they can enjoy a full and independent life after injury. Your donation today will go towards changing someone's life.

I would like to give: £15 ☐ £20 ☐ £53 ☐ other amount £.....

### Method of payment

☐ I enclose a cheque/postal order/CAF voucher made payable to Spinal Injuries Association.

☐ I would like to pay by Mastercard/Visa/Maestro/Switch (delete as appropriate)

Card number

Start date

Expiry Date

Security Code

Signature

Date ...../...../.....

Name.....

Address .....

.....

Postcode ..... Tel no.....

Email address.....

Please gift aid my donation ☐

If you tick the box it means for every £1 you donate we can claim an extra 25p from the taxman, at no extra cost to you. You need to pay an amount of income tax or capital gains tax at least equal to the tax we reclaim from HM Revenue and Customs – currently 25p in every £1 you give.

Please post your donation to: FREEPOST SPINAL INJURIES ASSOCIATION, please do not email this form. You can donate online at [www.spinal.co.uk](http://www.spinal.co.uk)

**Thank you for your support!**

NB Any financial details that you provide will be securely destroyed once your donation has been processed. You can find out more about how SIA uses your data and protects your privacy here: [www.spinal.co.uk/sia-privacy-policy](http://www.spinal.co.uk/sia-privacy-policy).