



TRAVEL INSURANCE INFORMATION SHEET

Travel insurance is strongly recommended for your safety and financial peace of mind when travelling away from home. We'd go so far as to say it's essential! In this information sheet, we list and explain the reasons why.

Travel insurance may not be a legal requirement for travel but can be a contractual requirement for some tour operators, cruise or holiday companies. Some countries also require medical cover before issuing a visa, for example, the Schengen Area.



WHY DO I NEED TRAVEL INSURANCE?

One of the main reasons we say it's essential is because without it, you personally take responsibility for:

- medical bills abroad (which can be extremely high)
- emergency treatment and hospital stays
- repatriation/medical evacuation back to the UK
- stolen/lost items
- trip cancellation costs
- mobility aid or wheelchair damage
- personal liability

For people with pre-existing medical conditions such as spinal cord injury, it's especially important for the following reasons:

- Medical care abroad related to your condition may not be covered by reciprocal agreements*
- Replacement or repair of equipment can be extremely expensive.
- Unexpected complications can cost thousands of pounds.

*Read more about reciprocal agreements [HERE](#)



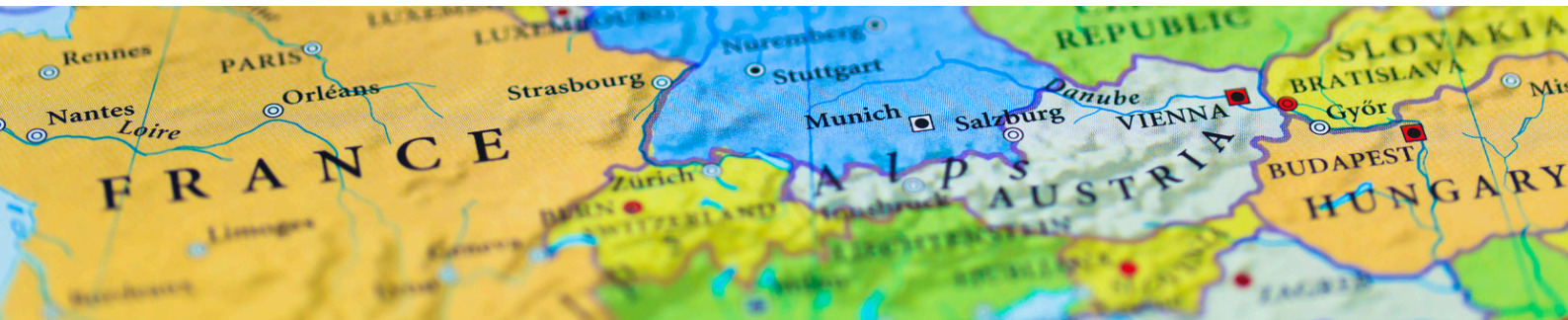
WHAT TO CONSIDER WHEN LOOKING FOR TRAVEL INSURANCE?

We've put together a check list with some detailed points. You can also contact the provider and request a call to discuss your needs and type of cover, if you find this easier.

1. MEDICAL COVER

We recommend a policy that offers cover of up to at least £5 million within Europe and £10 million outside Europe.

Look for a policy that covers hospital care, treatment, and emergency repatriation. Even in Europe, where essential care is covered by a GHIC or EHIC card, additional needs, such as repatriation, treatment in private hospitals, or medical transport will not be covered by GHIC / EHIC.



2. PRE-EXISTING CONDITION COVER

You must declare your condition fully and answer medical screening questions accurately. Spinal cord injury is classed as a pre-existing condition. The insurer will need to know:

- your level and completeness of injury
- whether you use a wheelchair
- your bladder/bowel management method
- your skin integrity/history of pressure injuries
- whether you're catheterised or use stomas
- any secondary conditions (UTIs, spasticity, pain, autonomic dysreflexia, etc.)

This isn't law ... but if you don't declare your condition, the insurer can legally refuse a claim.

WHAT TO CONSIDER WHEN LOOKING FOR TRAVEL INSURANCE?

3. MOBILITY EQUIPMENT COVER

When you're researching policies, always make sure the following are covered:

- wheelchairs (manual or power)
- cushions
- spare batteries
- chargers
- hoists or slings you travel with
- repairs and replacement
- airline damage/ mishandling
- temporary hire
- loss
- theft



4. CANCELLATION/CURTAILMENT

Check that the policy will cover your costs should you need to cancel or cut short your trip due to illness or medical advice; for example, if complications arise (e.g. UTI, pressure ulcer, spasms, pain flare-up).

5. PERSONAL LIABILITY

It's worth having this aspect included in your policy, in case you accidentally injure someone or damage property.

6. TRAVEL DISRUPTION AND LOSS OF MEDICAL SUPPLIES

It's best to make sure your policy covers the cost of replacing:

- catheters
- bowel supplies
- medication
- dressings – these are expensive to replace abroad.



ABOUT COVER FOR EUROPE AND THE EHIC / GHIC CARD



For UK residents, the EHIC (European Health Insurance Card) is being phased out and replaced by the UK Global Health Insurance Card (GHIC), although some people still hold valid EHICs until their expiry date.

It's quick, easy and free: [APPLY FOR A GHIC CARD](#)

GHIC/EHIC covers the cost of:

- treatment in public/state hospitals and clinics;
- treatment for pre-existing conditions (including spinal cord injury), as long as it's medically necessary during your stay;
- routine maternity care and dialysis if pre-arranged.

GHIC/EHIC does NOT cover:

- repatriation back to the UK (could cost £5,000–£100,000 depending on location and medical escort)
- private hospitals (many European hospitals are private - GHIC may not be accepted)
- air ambulance / medical transport
- mobility equipment damage or replacement
- lost or stolen equipment (e.g. wheelchair, cushions)
- cancellation of your trip due to illness or complications
- any accommodation/travel costs for a carer

Even for Europe, travel insurance is absolutely essential for people with spinal cord injury. GHIC is a helpful add-on, but not a substitute for proper cover.

TRAVELLING WITH EMPLOYED CARE SUPPORT STAFF

1. Carer(s) need their own travel insurance

Paid support workers must have their own separate travel policy because:

- your policy won't cover them;
- their employer's liability cover normally stops outside the UK.

Your carer or PA will need cover for:

- medical care
- repatriation
- personal liability
- loss of belongings
- cancellation

Some, but not all, insurers offer 'carer add-ons' to the traveller's policy.

2. Your travel insurance should cover the cost if:

- your carer has to return home with you after a medical emergency;
- you need an additional carer to fly out to help;
- you need to extend your stay because you're unwell.

This is worth checking in the policy wording.

3. Carer as a 'declared companion' and not stated as carer

Some policies will only pay for:

- accommodation costs
- additional travel
- adjusted return journey for your registered travelling companion — so the carer's name should be on your policy.

4. Employer responsibilities (if the carer is a PA under a care package or for PAs hired privately)

If they are employed by you (direct payment, personal assistant arrangement) or through an agency:

- Check that public liability insurance covers overseas work.
- Ensure their employment contract allows for overseas travel.
- Check if you must cover their travel, accommodation, and meals.
- Clarify who pays for delays or extended stays.

5. Medical and legal responsibilities abroad

Carers should be aware of:

- differences in manual handling regulations
- local emergency contact numbers
- cultural barriers
- availability of accessible facilities

Carers also need to consider whether your skin care routine, and bowel and bladder management can be followed safely.

It's useful for carers to carry with them:

- a summary of your medical needs
- a list of emergency contacts
- your daily routine and care plan
- manual handling instructions
- a letter confirming your medical supplies/equipment



FINAL THOUGHTS

- Find out more about travel rules and regulations at [Foreign travel advice - GOV.UK](https://www.gov.uk/foreign-travel-advice)
- Make sure you've made an [SIA Essential Care Passport](#); it can be helpful when you're arranging insurance, and when you're travelling abroad.
- Keep your emergency medical card with you, especially if you could be at risk of autonomic dysreflexia.
- See our [information sheet on Adventure Travel](#).
- Ask other people for advice and recommendations:
e.g. your [SIA support network coordinator](#) and your [local SIA support group](#)

For more information, visit our [Travel Hub](#) or contact us at:

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

e: travel@spinal.co.uk t: 0800 980 0501 (freephone support line: Monday - Friday 10.00am-4.00pm)