

TRAVEL INSURANCE

The Disability Discrimination Act 1995 makes it illegal to provide goods, facilities and services to a disabled person (including people with mental health problems) on terms which are unjustifiably different from those given to other people.

Since 1996, the Disability Discrimination Act has made it illegal to refuse insurance, or charge higher premiums, unless the company can demonstrate statistically higher risks as a direct result of a specific condition.

Insurance companies may not exclude people with a disability from obtaining cover, but they may exclude claims arising from the disability. This would have to be justified based on the assessment of any extra risk the disability would pose.

Remember that whatever insurance you have it is important to notify the insurer of any change in circumstances, and also to discuss with the insurer of equipment such as wheelchairs whether you intend to take the wheelchair abroad (some travel insurance companies will cover the item anyway, but it is important that you check this)

Most insurance companies offer travel cover to disabled people that meets their needs. However, some insurers do not cover people who have a severe medical condition or a history of mental illness. You may need to arrange cover with a specialist insurer. A specialist insurer may be right for you if you are traveling outside the UK for a long period of time.

An E111 certificate will cover you for medical treatment in participating countries. It will not cover repatriation or cancellation costs. An E111 should be obtained in addition to holiday insurance.

THE FINANCIAL OMBUDSMAN

Telephone: 0845 0801800

Covers complaints about most financial products and services provided in (or from) the United Kingdom - from insurance and pension plans to bank accounts and investments. They require that attempts to rectify the situation with the insurer have been made first.

Website: www.financial-ombudsman.org.uk

AGE CONCERN TRAVEL INSURANCE

Telephone: 0845 6012234

It is for people of all ages, and even offers free cover for children, provided they are insured with family members under the same policy. With Age Concern Travel Insurance you will be covered for:

- Emergency medical expenses
- Loss of deposit and cancellation charges if you are unable to go on holiday
- Special medical equipment you may need to use against loss, theft or damage, including walking frames and wheelchairs, whether your own or on loan. For a free no-obligation Travel Insurance quote

Website: www.ageconcern.org/AgeConcern/products.htm

in Connect Wyre Forest
10-12 Blackwell Street
Kidderminster
DY10 2DP

Telephone: 01562 60241 (Business Line)

Telephone: 0800 970 7202 (Helpline)

Fax & Minicom: 01562 68248

Email: info@nwdial.org.uk

Website: www.nwdial.org.uk



Registered Charity No: 1053933

EN ROUTE INSURANCE

En Route Insurance has been servicing the insurance needs of disabled people for a number of years now and has grown to become one of the top 3 insurance providers to this specialist market.

Website: www.enrouteinsurance.co.uk

Telephone: 0800 7837245

CHARTWELL INSURANCE

They offer low cost cover for disabled people.

Website: www.chartwellinsurance.co.uk

Telephone: 0800 6524652

MEDICOVER

Holiday insurance, include the option for fully comprehensive cover for pre-existing medical conditions.

Telephone: 0870 7353600

VENTURESURE

Website: www.venturesure.co.uk

Telephone: 0800 181532

FREE SPIRIT SOLUTIONS

Specialist travel insurance for people with pre-existing medical conditions.

Website: www.free-spirit.co.uk

Telephone: 0845 2305000

Able2Travel (C.H. FACILITIES LIMITED)

Able2Travel was created by the successful independent intermediary, C H Facilities Ltd, to fill the gap in the travel insurance market. Anyone who can comply with the terms of the Medical Conditions outlined is guaranteed full cover for his/her medical condition. Failure to comply does not preclude cover though. Other contracts are available through Able2Travel.

Website: www.ch-travelcare.co.uk

Email: insure@ch-travelcare.co.uk

Telephone: 0870 7506711

Fax: 0870 7506712

It is also worth considering approaching the usual insurance companies, such as AA, Churchill etc. Particularly in the case of travel insurance any medical condition should be declared when applying for cover, the underwriters will then decide whether to cover and at what premium. Any failure to declare may well result in the insurance being voided in the event of a claim.

We cannot be held responsible for the level of service provided by the organisations included in this publication.

All details correct at time of publication, if you find that this info is inaccurate please call us.

in Connect Wyre Forest
10-12 Blackwell Street
Kidderminster
DY10 2DP

Telephone: 01562 60241 (Business Line)

Telephone: 0800 970 7202 (Helpline)

Fax & Minicom: 01562 68248

Email: info@nwdial.org.uk

Website: www.nwdial.org.uk



Registered Charity No: 1053933