

### Finally, the sick catch a break

By Sam Barker

MILLIONS of people who are put off buying travel insurance will finally be able to go on holiday with peace of mind, as a result of new rules due to take effect this summer, which will force insurers to help them find good, cheap cover.



People with pre-existing medical conditions regularly struggle to get travel cover from mainstream insurers. These travellers, many of whom are elderly, are often forced to cancel trips, go uninsured or pay huge amounts for their premiums.

While insurance is not compulsory when travelling to most countries, not buying cover can lead to huge bills when medical assistance is needed. One visitor to America ran up a £500,000 bill when they broke several bones, ripped an artery and had to be flown home, according to the Association of British Insurers, a trade body.

In Britain, millions have serious health conditions: there are 2.5 million people living with cancer, 4 million have diabetes, and 7.4 million have heart disease. Far more people will be judged to have other “pre-existing” medical conditions that could also lead to higher premiums.

Small, specialist travel insurers are happy to help those with health problems, but they are hard to find. They do not tend to appear on price comparison websites – where the bulk of insurance is bought – and feature low down on online search rankings.

This week, the Financial Conduct Authority (FCA), told insurance firms that if they cannot help these customers, they must refer them to a list of companies that will. The rules take effect from this summer and those with serious conditions will not only be able to find cover but could also save around 40pc on their premiums, the regulator estimated. Gareth Shaw, of Which?, the consumer champion, said: “For too long we have heard from consumers left struggling to find suitable cover – so this is a crucial intervention.” The news has come as a relief to travellers such as Hayley Jordan, 28, who goes on up to 18 trips a year, eight of them overseas. She is regularly forced to travel uninsured because the premiums she is quoted are so high.

Ms Jordan suffers from a type of arthritis called ankylosing spondylitis and a liver disease, primary sclerosing cholangitis.

She said: “It’s got to the point where I only get travel insurance if I am driving or doing something high risk, like skiing. Even then, I don’t ask for cover for my pre-existing medical conditions because it’s too expensive.”

Insurers that would cover claims for Ms Jordan’s health issues have previously quoted up to £1,000 for a 10-day trip to Iceland and America.

She said that while the lack of available, affordable cover is not holding her back, it is still a concern. “I can sit at home and not take the risk, or get out and experience life,” she said. “I’ve made it work, but it’s not ideal and it can weigh heavily on me.”

Insurance becomes even harder to find once holidaymakers with health issues turn 50, as Adam Jones, 57, and his wife Anna, 56, discovered.

He has high blood pressure and an irregular heartbeat and she has type one diabetes, but the couple were used to buying an annual travel policy for between £150 and £175, offering excellent cover for multiple trips.

“But as soon as we turned 50, the availability of annual policies diminished, and the cost of those remaining went up,” Mr Jones said.

The cost of single trip cover can now be six times what the couple once paid for a year-long policy.

Mr Jones said he was recently quoted £900 for a single-trip policy – rated five-star by comparison firm Defaqto – for a 16-day holiday in America, and eventually chose a three-star deal that still charged £446.

Cancer survivors can find they are uninsurable even though they are in remission. Gayle Edwards, 51, goes on at least four trips a year. Despite suffering deep vein thrombosis, her premiums were relatively affordable at £50 to £100. But in 2018 she was diagnosed with breast cancer, which she has now beaten.

Despite being cured, she struggled to find a travel insurer to cover her. The only two that would, quoted premiums of almost £750 for a two-week trip to Canada.

She then found specialist insurer AllClear, who quoted her annual worldwide cover for £340.

Ms Edwards said: “Finding insurance was a real priority for me, as travel is so important to the life I want to lead.”