



working with...
**SENSORY TRAVELLER
HOLIDAYS**

Travel Insurance with Pre-Existing Medical Conditions

Ok To Travel - **April 2019**



A Guide To Getting Travel Insurance

How to get effective travel cover with pre-existing medical conditions

Having worked in the travel insurance industry for almost 4 years now, I have come to learn the highs and the lows our clients experience with what is the least exciting part of travelling – the insurance!

This article will detail the most effective ways of completing the travel insurance process through the eyes of an OK To Travel Holidaymaker, with details on where things can go wrong so that you can avoid making the same mistakes and most importantly, minimise those stresses before the big trip!

Preparation, Preparation, Preparation

We've already mentioned there's no hiding from the fact that organising travel insurance isn't going to be as thrilling as visiting base camp in Nepal or as glamorous as a cocktail in the Costa del Sol, but when I say that preparing your medical history is the most important first step, it should come as no surprise!

“But what do I need to prepare?”



At OK To Travel, we will ask you the names of any medical conditions for which, in the last 2 years, you've had medication, treatment or surgery, as well as anything you've attended a hospital, clinic, GPs surgery or specialist for.

If that is already making you want to forget the whole trip and spend the rest of your life at home, please don't, it's not as daunting as it sounds! If you create a simple list with only the names of your medical conditions we need to know about, i.e:

1. Blood Pressure
2. Cholesterol
3. Glaucoma
4. Gastric Reflux..

it will greatly improve the quotation process!

Now we're not quite there yet... Each pre-existing medical condition then comes with a series of questions that we'll need you to answer and being that there are an incredible number of medical conditions in the world, this is something I cannot prepare you for. That being said, we guide you through the questionnaire carefully and will flag any answers you're uncertain of until you've gathered the necessary details to answer confidently.

Honesty Is The Best Policy

While to some of us it may feel a little daunting to declare our medical history over the phone, it's good to remember that we're here for you with your needs in mind! It's *our* duty to provide you with a



friendly, efficient way for you to arrange travel insurance... answering everything to the best of your knowledge, is *yours*.

It's also worth noting that discrepancies in your declaration can have an impact your claims pay out, hence the need for preparation.



“How would you know my declaration is wrong?”

In the event of a claim, underwriters will ask you for medical records in order to compare what's been declared versus your Doctor's notes. We don't require seeing this at the quotation stage, our processes aim to ensure that your medical declarations are correct and complete to avoid any disputes if you need to make a claim on the policy.

“What happens if my declaration is wrong?”



If you notice your declaration is wrong, you can call us and we'll happily make any necessary amendments to your policy. We would never knowingly sell you a policy if there were any doubts about your medical questionnaire - If you're uncertain about anything, we will happily let you go away to find required information and call back.

Don't Make Assumptions

This is the easiest part for me to explain, but one of the hardest things to fully grasp so let's have a go! I've honestly lost count of the number of times I've heard phrases like “but that's not important, is it?” or “you don't need to know about that, do you?”.. yes, it is important and yes, I do need to know about that!

It may seem a little over the top taking down your Hayfever or your Dry Eyes Syndrome, but this is part of the arrangement we have in order to be able to sell our insurance policies. While these two conditions aren't going to change the premium, we really do need you to answer anything we throw at you and let us decide what is and isn't important for your policy.



Time Flies!

Although the quotation process can seem like a bit of a nuisance at times, our dedicated team are trained to act in a timely manner and make the process as painless as possible.



“How long will all of this take?”

This will vary depending on the nature of your medical history, but in my experience, it can take anywhere from 3 minutes to an hour with most screenings completed in under 10 minutes. There are some more complex medical situations that will need a longer time to discuss to ensure we're offering you a policy that ticks every box for your needs, after all that's why we're here!

Hopefully this will help during your next travel arrangements and if nothing else prepare you for getting your insurance quotation. Thank you on behalf of OK To Travel... you're on your way!

Ashley Booth
Ok To Travel

ashley.booth@oktotravelinsurance.co.uk

For more information or to obtain your travel insurance quotation,

Please call us on 01223 446 920 today!

DON'T FORGET TO MENTION SENSORY TRAVELLER!

