

July, 2012

(If this list is older than 6 months an up to date version should be obtained)

Insurance companies

The British Heart Foundation strongly recommends that you consult with your GP before purchasing health insurance over the phone or via the internet. The health declarations are in extreme detail and require information of conditions and medications going back years. These details will all be checked if you later try to make a claim. Any omissions or mistakes you make can be used as grounds to refuse your claim. This is equally true for conditions other than heart disease.

The following list of insurance companies has been compiled from the feedback received from heart patients. You may find that the type and cost of the cover offered will vary depending on your individual condition and where you will be travelling to. When you contact the companies, you may be asked to call a medical screening number who will then give you a reference to quote back to the insurance company. **It is important to always read any small print on any policy you are offered.**

The British Heart Foundation does not endorse or work with any of the companies on this list. There is no guarantee that the companies on the list will be able to offer insurance to every individual. Please note that companies may change their underwriters and this may affect the cover they are able to offer. As companies frequently change their policies, we are always grateful for any feedback. Feedback can be sent via email to hearthelponline@bhf.org.uk or to the British Heart Foundation, Heart Help Line, Greater London House, 180 Hampstead Road, London, NW1 7AW

The contact details for the insurance companies are on the following pages. However, below is information on EHIC (E111) and E112 which you may also need to consider.

EHIC, E111 and E112

Important changes to E111

From 1 September 2005, European Health Insurance Cards (EHIC) were issued instead of the E111. Although the EHIC application form and booklet is available from the Post Office it cannot be validated on the spot at the Post Office. The EHIC is issued by a central agency and posted to you. The EHIC booklet explains how to apply for an EHIC and will give advice on the changes to entitlement and the claims process. You can also apply for an EHIC online at www.dh.gov.uk/travellers

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Insurance

While an EHIC is not a substitute for insurance, it is important to have one. A European Health Insurance Card (EHIC) entitles UK citizens to free or reduced-cost, sometimes free, medical treatment that becomes necessary while you're in a European Economic Area (EEA) country or Switzerland.

The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Switzerland applies the EHIC arrangements through an agreement with the EU. The EHIC is valid in:

Austria, Belgium, Cyprus (but not Northern Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland and United Kingdom
Because it reduces medical costs, your insurer may require you to have one.

The EHIC is normally valid for three to five years and covers any medical treatment that becomes necessary during your trip, because of either illness or an accident. The card gives access to state-provided medical treatment only. This might not cover all the things you'd expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.

The EHIC also covers any treatment you need for a chronic disease or pre-existing illness. You need to make arrangements in advance for kidney dialysis and oxygen therapy. To arrange for kidney dialysis while you're away, contact your NHS renal unit in the UK before you travel. For limited information on oxygen supply services in the EEA countries and Switzerland, call the Department of Health's Customer Service Centre on 020 7210 4850.

The EHIC won't cover you if getting medical treatment is the main purpose of your trip. You are advised to take out comprehensive private insurance for visits to all countries, regardless of whether you are covered by your EHIC.

For further information contact the Department of Health, Customer Service Centre on 020 7210 4850 Email: dhmail@dh.gsi.gov.uk
Web: www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers/fs/en

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E112

An E112 may give you the option of undergoing medical or surgical treatment in other EU countries. On page 36 of the booklet “Health Advice for Travellers” you will find information about how to apply for funding. Your consultant should write a letter explaining your condition and your need for treatment. The trust or health authority must confirm its agreement to fund the treatment. You will also need to have a completed a European Health Insurance Card (EHIC).

Travel Insurance	
Holiday Travel and Medical Insurance Tel 01773 769406 www.askaboutinsurance.info	Offers a choice of policies depending on where you are travelling to and can sometimes discount rates for age 65 plus. There is usually no age limit.
1066 Travel Insured (a trading style of Manor Insurance Services Ltd) “Battling to get you a better deal.” 0845 850 1066 (Free with a BT callplan, 3p per minute if not. Some providers and mobiles will cost more www.1066travelinsured.co.uk	Specialises in arranging cover for pre-existing medical conditions. They deal with a panel of insurers to save the person ringing around. Single trip cover upper age limit 120 Annual policy cover up to age 79 No credit or debit card fees
Able2Travel (a subsidiary of Voyager Insurance Services Ltd) Tel: 0845 839 9345 www.able2travel.com	Single policies up to 79 yrs Annual and long stay policies up to 69 yrs Excess varies. In-House Medical Screening
AllClear Travel Insurance Tel: 0845 250 5200 www.allcleartravel.co.uk	Single trip policies – no age limit Annual policies – age limit 70 years AllClear Travel provides medical travel insurance for people with pre-existing medical conditions who find difficulty in getting travel insurance elsewhere, whether it's because of medical conditions, disability or age.
Brunsdon LLP Tel: 01452 623623 Email: enquire@brunsdon.co.uk www.brunsdon.co.uk	Single trip policies – no upper age limit Annual multi-trip policies – up to 85 years

Open 8.30am-5pm Mon-Fri	
Bupa Travel Cover Tel 0800 0010 22	Age limit 79 yrs; Medical screening Will only accept proposals within 3 months of travel date
Direct Travel Tel 0190 381 2345	Single policies up to 75yrs Annual policies up to 65 yrs
Flexicover Direct Tel 0800 093 9495 www.flexicover.co.uk	Age limit 80 yrs Medical screening
Free Spirit Travel Insurance Tel 0845 230 5000 8am-6pm, Mon-Fri www.free-spirit.com	Specialist travel insurance for people with pre-existing medical conditions and disabilities. No upper age limits on Single Trip & Annual Multi-trip. Includes medical aids and medication cover.
Freedom Insurance Services Limited Tel 01223 454 290 www.freedominsure.co.uk	Offers Travel Insurance for people living with pre-existing medical conditions. Single trip policies up to 85 yrs of age Annual policies up to 75 yrs of age
GetmY.com www.getmy.com/travel Tel 0845 0262441	Single policies up to 85 yrs of age Annual policies up to 79 yrs of age
Global Travel Insurance Tel 01903 203933	Specialist policy that covers pre-existing medical conditions. Single policies up to 90 yrs of age Multiple policies up to 75 yrs of age
Go Travel Insurance Tel 0870 1126442 Go Travel changed their underwriters in 2005. The cover they offer may now be different.	Specialist policy that covers pre-existing medical conditions. Single policies up to 75 yrs of age Annual policies up to 64 yrs of age Put through a health declaration first and may then have to do a medical screening
Heart Insurance Services Tel: 01424 220110 http://www.heartinsuranceservices.co.uk/	Heart Insurance Services (a trading name of Orbis Insurance Services) specialises in insurance products that have been developed specifically for people with heart conditions and their families. Single age limit: 100 – unlimited duration

	<p>on a single trip basis Annual age limit 75</p>
<p>Higos Insurance Services Tel: 01458 270 374</p>	<p>No Age Restrictions. Specialist travel insurance for people with pre-existing medical conditions. Includes medical aids and medication cover. Higos advises that they offer travel insurance for people who are regularly declined cover because of their ill-health/disabilities, past and present. Individually underwritten so that each case can be considered. Patients are referred to a medical screening line.</p>
<p>Insurance Choice - Travel Insurance Specialists Tel: 0844 55 77 488 Email: bhf@insurancechoice.co.uk Website: www.insurancechoice.co.uk/bhf Address: 2nd Floor St Albans House Portland Street Leamington Spa Warwickshire CV32 5EZ Open: Mon-Fri 09.00 to 18.00 Sat 09.00 to 13.00</p>	<ul style="list-style-type: none"> • Single Trips – No upper age limit • Annual Trips – Up to 85 years young • UK call centre • All pre-existing medical conditions considered <p>Specialised panel of over 10 insurers ensures you get the right policy to meet your needs. As well as heart conditions, they can also cover other medical conditions. Cover available either online or by calling us on 0844 55 77 488.</p>
<p>Insuremore Travel Insurance Tel 0870 054 0162</p>	<p>Age limit 65 yrs Excess varying Patients need to have been stable for about 12 months and do not cover patients on waiting lists. Medical screening to determine whether they will cover</p>
<p>It's So Easy Travel Insurance Tel 0845 222 4205 www.itssoeasytravelinsurance.com/</p>	<p>Single trip cover – up to 85 yrs Annual Europe cover – up to 75 yrs Annual world wide cover – up to 65 yrs The company states that they provide travel insurance specifically designed for people with medical conditions or who are older</p>
<p>J.D. Travel Insurance Consultants www.jdtravelinsurance.co.uk</p>	<p>No upper age limit. No destination restrictions.</p>



Insurance

<p>Tel 01689 859102 (24-hour service)</p>	<p>The company states that they help seriously ill people and their families to get travel insurance at fair prices.</p>
<p>Just Insurance http://www.justthecover.co.uk/ Tel: 0800 231 5532</p>	<p>No age limit They have a large panel of insurers who offer bespoke travel insurance policies which cover 98% of all medical conditions.</p>
<p>Makesure Insurance services ltd Tel 0845 309 4439</p>	<p>Policies considered up to the age of 99 years Specialise in providing cover for most pre-existing medical conditions Conduct their own medical screening</p>
<p>Manor Insurance www.manorinsurance.co.uk Tel: 01424718790 or Tel: 0800 027 6171 www.travelinsured.co.uk</p>	<p>Annual policies up to 79 years of age Single trip policies no age limit Medical screening not always required They are not a call centre and are Registered Insurance Brokers dealing with a panel to get the best terms for your needs No credit or debit card fees</p>
<p>Marks and Spencer Tel 0800 068 3918 M & S changed their underwriters in 2005 and now have medical screening to determine whether will cover patients.</p>	<p>Marks and Spencer say that although they may offer cover for heart conditions, they tend to be rather expensive for the cover itself, and that they may still decline cover if the conditions are too severe. Please also note that they will <i>only</i> speak to the person requiring the insurance.</p>
<p>Orbis Insurance Services Tel 01424 220110 Ask to speak to Leane or Lauren http://www.orbisinsurance.co.uk/</p>	<p>The company advises that they offer travel insurance for people who are regularly declined cover because of their ill-health/disabilities, past and present. Individually underwritten so that each case can be considered. Please note that there are some conditions which they state that they cannot quote for. Single trip unlimited time Age limit for single trip: 99 yrs Age limit for annual trip: 75 yrs (Europe)</p>

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	only) Age limit for annual trip: 70 yrs (outside Europe)
Rothwell & Towler Tel 0845 90 80 171 www.world-first.co.uk	Age limit for single trip: 100 yrs Age limit for annual trip: 74 yrs This company advised that they specialise in providing insurance for people with medical conditions.
Staysure Tel 0844 692 8444 (Open Mon-Fri 08:30-21:00, Sat 08:30-18:00, Sun 10:00-18:00) www.staysure.co.uk	This company is an over 50s specialist, providing a wide range of insurance products specifically designed for over 50s. Their speciality is providing travel insurance that covers 220 pre-existing medical conditions free of charge They also provide cover for a range of heart conditions. Cover available up to age 85 on a single trip.
Travelbility Call: 0845 338 1638 Online quoting facility at www.travelbility.co.uk	This company advises that they offer travel insurance for disabled people and for those with pre-existing medical conditions and their carers. Annual policies 69 yrs Single policies 79 yrs Excess: £50 subject to medical condition. All quotes subject to medical screening.
Unique Tel: 01603 828246 Email: unique@heathlambert.com .	No upper age limits on single trip policies. Annual multi-trip policies within the EU are available up to age 69 and worldwide policies up to age 64. Unique provides a range of insurance products that have been developed for people living with a heart condition. Although they can't guarantee to be the cheapest, they promise a sympathetic approach because they say they have an understanding of heart disease and work with insurers to help you get the protection you need.

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Insurance

Life Insurance

Life Cover for All

Tel: **0330 119 0103**

www.lifecoverforall.co.uk

The company says “with a medical condition your life goes on...and so should your insurance cover! Just because you have a heart condition, you still want to live life to the full and that includes taking advantage of the benefits that life insurance can provide. At Life Cover for All, we know that life is never predictable. That’s why we specialise in finding life insurance for all, especially for those with medical conditions, including heart disease, past or present. We have acquired invaluable experience in knowing which insurers are best to approach for certain conditions or hobbies. As Life Cover for All is not tied to any one company, we can approach a variety of insurance companies to try to get you the most competitive premium. We cannot guarantee to obtain cover for every single case, but we will do all we can”

Moneysworth

Tel: **0845 430 5200**

www.moneysworth.co.uk

The company advises that with over 9 out of 10 of their customers having a significant health condition, they have, over the years, built up their own expert knowledge of the life insurance market. Moneysworth are brokers and therefore able to deal with a wide range of insurance companies. Each enquiry is individually researched to help find the life cover sought and at a competitive price. Moneysworth are paid a commission by the insurance company at the end of the process, if and only if they have been able to obtain cover which the customer is happy to accept. There are no fees to pay at any stage, regardless of outcome, so customers can feel confident in making enquiries on a ‘no obligation’ basis. Details of real

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	cases, client testimonials and a blog with further details of unusual cases, along with other information, can be found at www.moneysworth.co.uk
Orbis Life Assurance Tel: 01424 220110 Ask to speak to Kathy, Nina or Lauren	The company advise that they offer life assurance for people who are regularly declined cover due to ill-health or disabilities, past and present. Individually underwritten so that each case can be considered. Please note that there are some conditions which they cannot quote for.
Heart Insurance Services Tel: 01424 220110 http://www.heartinsuranceservices.co.uk/	Heart Insurance Services (a trading name of Orbis Insurance Services) specialises in insurance products that have been developed specifically for people with heart conditions and their families.
Friends Provident PO Box 1550 Milford Salisbury SP1 2TW Tel 0800 000 080	Life cover only and will not consider an application until six months after heart attack or bypass whichever is later
Unique Tel: 01603 828246 Email: unique@heathlambert.com .	Provide life insurance that caters for all ages. Although they can't guarantee to be the cheapest, they promise a sympathetic approach because they say they have an understanding of heart disease and work with insurers to help you get the protection you need.
Zurich Assurance (was Allied Dunbar) Zurich Assurance Ltd UK Life Centre Station Road Swindon SN1 1EL Tel 08705 221311	Protection & Investment Limited (life insurance) 2a Mars House Calleva Business Park Alder Maston Berkshire RG7 8LB Tel 08452 303 066 www.pil.uk.com

Motor/Car Insurance	
Admiral Insurance Admiral House 38-42 Newport Road Cardiff CF2 1XX Tel 0800 600 800	Eagle Star Tel 0800 333 800
Boncaster Ltd Freepost Library House, New Road Brentwood Essex CM14 4GD Tel 01277 200 121 www.cox.co.uk	Saga Insurance Services The Saga Building Middleburg Square Folkestone Kent CT20 1AZ Tel 0800 484 184
Chartwell Insurance Co Inc Disabled Drivers Insurance Bureau Travel, motor, home and mobility only – THEY DO NOT DO LIFE INSURANCE Tel 0800 652 1653	Unique Tel: 01603 828246 Email: unique@heathlambert.com
Annuities	
Annuities4u Ltd www.annuities4u.com 0845 676 1010	Specialise in placing enhanced and impaired life Annuities. They state they have helped many people who have heart conditions to obtain the best Annuity rates available on the open market.

Other helpful organizations

BIBA British Insurance Brokers' Association

BIBA is a not for profit Trade Association for insurance brokers. BIBA brokers can advise and help

with finding an insurance policy to match particular needs. Contact details:

British Insurance Brokers' Association

14 Bevis Marks, London EC3A 7NT.

Consumer Helpline: 0870 950 1790

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(calls are charged at a rate of 25p per minute – an average call is between 2-3 minutes)

Email: enquiries@biba.org.uk

Website: www.biba.org.uk

IFA Promotions (Independent Financial Advisors)

To find an independent financial advisor in your area visit www.unbiased.co.uk

What If I Want To Complain?

If you feel you have been treated unfairly and an insurer has failed to resolve your complaint, you can take it to the appropriate complaints body:

The Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800

enquiries@financial-ombudsman.org.uk

The **British Association of Insurers** may also be helpful. Contact details:

51 Gresham Street, London EC2V 7HQ

Tel: 0207 600 3333

Email: info@abi.org.uk

Website: www.abi.org.uk

Further information:

Department of Health

Richmond House

79 Whitehall

London SW1A 2NS

Tel: 020 7210 4850 (9-5, Monday-Friday)

Minicom: 020 7210 5025

Email: dhmail@doh.gsi.gov.uk Web: www.dh.gov.uk

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