

# TRAVEL & MOTOR INSURANCE

FOR PEOPLE WITH A CHEST, HEART, OR STROKE ILLNESS

Chest  
Heart &  
Stroke  
Scotland



This factsheet contains information on **accessing travel and motor insurance** when you have a **long-term health condition**.

It also lists some organisations which provide these services.

## IMPORTANT

### Read this section first

Your travel agent may not be able to provide you with full cover if you have recently had a heart attack or stroke, or if you have certain long-term health conditions. Sometimes, a more specialist insurance policy is more suitable.

It is often worth shopping around for the best deals. Ask as many questions as you can about exactly what the insurance will cover.

Please note that while all details are correct at the time of printing, they can change quickly. If you find inaccuracies or think we've missed something, you can contact CHSS Health Information at [health.information@chss.org.uk](mailto:health.information@chss.org.uk).

### Disclaimer:

The companies listed are for your information only. CHSS is not able to make specific endorsements or recommendations.

CHSS cannot help individuals with insurance quotes, obtaining cover, or making claims.

CHSS takes no responsibility for error, loss, or damage suffered by people using any information published in this document.

# When do I need travel insurance?

If you are travelling to the European Union, you can apply for a free **Global Health Insurance Card (GHIC)** through the NHS. This replaces the **European Health Insurance Card (EHIC)** which was used before Brexit.

If you already have an EHIC, you can continue to use it as before until its expiry date. You can also apply for a new EHIC if you are resident in the EU, Norway, Iceland, Liechtenstein, or Switzerland, or if you are a citizen of any of these countries and started living in the UK before January 1, 2021.

A GHIC or EHIC means that you will receive healthcare in countries **within the EU** at a reduced price. It may also be free in some areas.

A GHIC/EHIC will **not** cover non-healthcare costs. For things like **getting home after an illness or accident, paying for accommodation after health issues, or care for existing conditions**, you will still **need travel insurance**. Having a GHIC/EHIC may make it cheaper to buy travel insurance. Some insurance providers may require you to have a GHIC or EHIC before buying insurance for EU travel.

Your card will expire after five years. Applying for a GHIC or EHIC should be free. Be very wary of any organisation which charges you to apply for this card. You can apply for your GHIC at **[www.ghic.co.uk](http://www.ghic.co.uk)**

If you are travelling outside the European Union, you will not be able to use either a GHIC or EHIC to access healthcare. You will **need to have travel insurance** in advance of your trip to **any country outside of the EU**.

The one exception is Norway. In Norway, you can use your UK passport to access state-provided medical care.

Being fully insured when travelling means you can relax in the knowledge that, if you get ill or have an accident during your holiday, you can access proper care and support. This is especially important if you already have health problems.

## Finding travel insurance

You should always take your time and shop around when choosing travel insurance. It's especially important to double-check with your insurer if you have Long Covid, as **not all insurance companies are aware of or prepared to deal with Long Covid**. Travel insurance may also be affected by Covid regulations. Make sure you check any travel limitations before booking your insurance.

You can ask your travel agent for advice, or use internet comparison engines like comparethemarket or gocompare to see various policies in relation to each other.

Make sure you know what your insurance covers. Different policies will cover different things, so it's important to make sure your needs will be met. For example, consider whether you may need help with:

- » Costs involved in getting home after an accident or emergency
- » Accommodation costs if you have to stay abroad longer for health reasons
- » Medication or treatment for ongoing health problems
- » Insurance for medical equipment you need during your trip

A full list of brokers who provide travel insurance to people with existing health conditions can be found at: [traveldirectory.moneyadviceservice.org.uk/en/listings](https://traveldirectory.moneyadviceservice.org.uk/en/listings)

## Finding motor insurance

Motor insurance is a legal requirement if you are going to drive a vehicle.

It's important to make sure, before going any further, that you should be driving at all. Some health conditions may affect your ability to drive safely. If you have recently had a heart attack, stroke, or transient ischaemic attack, or if you have recently been given a new diagnosis, you may need to apply for your licence to be reassessed.

For more information on whether you should drive and how to apply for a licence reassessment, check out the CHSS booklet "**Driving With A Medical Condition**".

If the DVLA determine that you need restrictions on your licence as a result of your health condition, this may make it more difficult to find motor insurance. Some insurers will not be able to insure you if you have licence restrictions, and others may charge higher premiums.

If you have consulted with the DVLA and they have confirmed that your licence is unaffected by your medical condition, then your motor insurance should not be affected. Legally, an insurer cannot charge you extra for having a medical condition, unless they can prove that it will make you a higher risk on the road.

**The following pages are a non-comprehensive list of companies who provide insurance to people with pre-existing long-term health**

# TRAVEL INSURANCE ONLY

## Able2Travel

Telephone: 01892 839501

Website: [www.able2travel.com](http://www.able2travel.com)

**Specialist travel insurance for people with long-term health conditions.**

## All Clear Travel

Telephone: 01708 339026 (for general enquiries)

Telephone: 01708 339295 (to get a quote)

Email: [info@allcleartravel.co.uk](mailto:info@allcleartravel.co.uk)

Website: [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

**A wide, inclusive range of travel insurance policies.**

## Direct Travel

Telephone: 0330 880 3600

Website: [www.direct-travel.co.uk](http://www.direct-travel.co.uk)

**A wide range of travel insurance, including existing medical conditions.**

## Free Spirit Travel Insurance

Telephone: 0800 170 7704

Email: [contact@freespirittravelinsurance.com](mailto:contact@freespirittravelinsurance.com)

Website: [www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com)

**Specialised insurance for people with long-term medical conditions.**

## Good To Go

Telephone: 0330 024 9952 (to get a quote)

Telephone: 01279 621 662 (customer services)

Email: [help@goodtogoinsurance.com](mailto:help@goodtogoinsurance.com)

Website: [www.goodtogoinsurance.com](http://www.goodtogoinsurance.com)

**Specialist insurance for older people and people with health conditions.**

## Holiday Extras

Telephone: 0800 781 4086

Email: [insurance.queries@holidayextras.com](mailto:insurance.queries@holidayextras.com)

Website: [www.holidayextras.com/travel-insurance.html](http://www.holidayextras.com/travel-insurance.html)

**A wide range of insurance policies, including specialist policies for a range of chest, heart, and stroke conditions.**

## Insurance Choice Travel Services

Telephone: 01926 680120

Website: [www.insurancechoice.co.uk](http://www.insurancechoice.co.uk)

**Specialises in finding insurance for people with pre-existing conditions. Also offers home insurance.**

## Insureandgo

Telephone: 0330 400 1383

Website: [www.insureandgo.com](http://www.insureandgo.com)

**Offers travel insurance policies that include long-term health conditions.**

## Insure For All

Telephone: 01903 209903

Website: [www.insurefortravel.co.uk](http://www.insurefortravel.co.uk)

**Offers travel insurance policies that include long-term health conditions.**

## Just Travel

Telephone: 0800 294 2969

Website: [www.justtravelcover.com](http://www.justtravelcover.com)

**Specialist travel insurance for pre-existing health conditions. No age limit.**

### **MIA Travel Insurance**

Telephone: 0800 999 3333

Email: [info@miaonline.co.uk](mailto:info@miaonline.co.uk)

Website: [www.miatravelinsurance.co.uk](http://www.miatravelinsurance.co.uk)

**Affordable travel insurance and advice for people with long-term medical conditions. No age limits. Specialises in treating customers as individuals.**

### **StaySure**

Telephone: 0808 281 5402

Website: [www.staysure.co.uk](http://www.staysure.co.uk)

**A range of travel insurance policies, including medical insurance.**

### **World First Insurance**

Telephone: 0345 90 80 161

Email: [info@world-first.co.uk](mailto:info@world-first.co.uk)

Website: [www.world-first.co.uk](http://www.world-first.co.uk)

**Travel insurance specialists, who offer a wide range of policies, including many for older people and people with pre-existing medical conditions.**

### **Worldwide Travel Plan**

Telephone: 0345 021 2901

Website: [www.worldwidetravelplan.co.uk](http://www.worldwidetravelplan.co.uk)

**Specialises in policies for older people up to the age of 99, with and without existing medical conditions.**

# TRAVEL AND MOTOR INSURANCE

## En Route Insurance

Telephone: 0800 783 7245

Email: [info@enrouteinsurance.co.uk](mailto:info@enrouteinsurance.co.uk)

Website: [enrouteinsurance.co.uk](http://enrouteinsurance.co.uk)

**UK specialists in travel and motor insurance for people with disabilities. Also offer insurance for homes with disability adaptations.**

## Fish Insurance

Telephone: 0333 331 3770

Website: [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)

**Provides a range of insurance for people with disabilities, including home, medical, travel, and motor insurance. Can also insure mobility aids.**

## Post Office

Telephone: 01892 839501

Website: [www.able2travel.com](http://www.able2travel.com)

**A wide range of travel, motor, home, and health insurance.**

## Paying Too Much.com

Telephone: 01243 784000

Email: [help@payingtoomuch.com](mailto:help@payingtoomuch.com)

Website: [www.payingtoomuch.com](http://www.payingtoomuch.com)

**An inclusive search and comparison engine for all forms of insurance.**

## SAGA insurance

Telephone: 01303 771 111

Website: [www.saga.co.uk/insurance](http://www.saga.co.uk/insurance)

**Travel and motor insurance for over-50s, including people with a wide range of health conditions.**

# MOTOR INSURANCE ONLY

## Adrian Flux

Telephone: 0800 369 8590

Email: [contact-us@adrianflux.co.uk](mailto:contact-us@adrianflux.co.uk)

Website: [www.chartwellinsurance.co.uk](http://www.chartwellinsurance.co.uk)

**Offers specialised disabled driver insurance, and insures modified cars, including disability adaptations.**

## Blue Badge Mobility Insurance

Telephone: 01730 233 101

Email: [support@BBMI.co.uk](mailto:support@BBMI.co.uk)

Website: [www.bluebadgemobilityinsurance.co.uk](http://www.bluebadgemobilityinsurance.co.uk)

**Insures electric wheelchairs and other mobility aids.**

## Lockton Mobility Risk Services

Telephone: 0345 602 8000

Email: [mobility@uk.lockton.com](mailto:mobility@uk.lockton.com)

Website: [www.locktonmobility.co.uk](http://www.locktonmobility.co.uk)

**Insure electric wheelchairs and scooters**

## Motability

Telephone: 0300 456 4566

Website: [www.motability.co.uk](http://www.motability.co.uk)

**A scheme which allows people who access certain disability benefits to rent cars, scooters, and other vehicles with comprehensive insurance.**

## SureWise

Telephone: 01268 200 020

Website: [www.surewise.co.uk](http://www.surewise.co.uk)

**Insurance for disabled people. Insures wheelchairs and scooters.**

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