

# FINDING INCLUSIVE INSURANCE

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### KEY POINTS

- Health insurance can pay out for private care but if you have an existing health condition insurance will usually not cover this.
- Travel insurance is important to cover your costs if you have an accident or illness while on holiday. It is likely to cost more if you have an existing medical condition.
- It is important you understand what is covered by your travel insurance policy.
- In addition to travel insurance, you may need a **GHIC (Global Health Insurance Card)**, which you can apply for through the NHS.
- Motor insurance is a legal requirement if you are driving any motor vehicle. You might also want to insure expensive mobility aids such as scooters, wheelchairs, etc.
- You need to consider whether the **DVLA** has to be informed of your health condition (they will then inform your insurer). Also consider whether insurance needs to cover equipment like oxygen cylinders.

## 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 specialist insurance policy is more suitable.

Life insurance and income insurance premiums will depend on your overall lifestyle, income, and health. What is covered by these insurance deals will also vary depending on the supplier. Make sure you read all the terms and conditions carefully.

It is often worth shopping around for the best deals. First, identify exactly what it is you will need to have covered. Then 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 publication, 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).

## How do health issues affect insurance?

Some health conditions increase the risk of events you might want to insure against. For example:

- You might be more likely to need emergency medical attention or other health services.
- Your condition may create additional costs, or mean that you are unable to work.
- You might be more likely to have an accident while driving if your symptoms flare up suddenly.
- You may need to carry potentially hazardous materials, like oxygen cylinders or electrical equipment, which may need additional insurance.

Because insurance providers base their prices and coverage on risk, some health conditions may mean that you have to pay higher premiums for standard insurance. In some cases, you might even need specialist insurance - for instance, for medical equipment.

In rare cases, you may not be able to get certain types of insurance at all as a result of your condition.

Health conditions are likely to affect all forms of insurance which insure you and your health.

Motor insurance may also be affected if your health condition leads to restrictions to your driving. You can find out more about whether your health condition will affect your legal ability to drive in our booklet on **Driving with a Medical Condition**.

Health conditions should **not** affect the cost of insuring your belongings. Home insurance, contents insurance, and pet insurance should be unaffected by your health. If you own expensive healthcare aids like a scooter, wheelchair, or ventilator, you may want to consider insurance. This can help protect your finances if the aids are lost or damaged.

# Health insurance

Although most healthcare in Scotland is available for free or at a reduced cost through the NHS, you may want to access private healthcare or elective care. **Health insurance** can pay out for private treatment costs. It may reduce your waiting time for treatment or give you access to treatments which are not available on the NHS.

Health insurance, like critical illness cover, **usually does not cover conditions you already have**. It may also not cover emergency treatments or treatments which are readily available on the NHS.

Health insurance is mostly useful if you think your chances of needing private healthcare outweigh the cost of paying a regular insurance premium. Remember that many health insurance providers apply a **deductible** - a part of the cost which you will have to pay yourself. A higher deductible means you will pay lower premiums, but also that you will have more upfront costs.

When buying health insurance, make sure you find out:

- What conditions are covered, and what are not.
- What treatments are covered and how much will be paid by the insurance.
- Whether there are any additional services covered. For instance, you may be able to add cover for dental care, eye care, or physiotherapy.

If you already have health problems, or if you have a family history of health problems, you will probably have to pay significantly higher premiums. Remember - this does not mean your existing condition will be covered!

## Critical illness cover

**Critical illness cover** is a form of insurance which you can buy, which will pay out a one-off payment **if you get one of the illnesses specified in the policy**. This is most useful if:

- You do not already have a long term condition, but are at high risk of one (for example, you have a family history of stroke or heart conditions).
- You are a major earner in your household, but your job does not offer extended sick pay.
- You have ongoing financial commitments, like a mortgage or loan.

If you **already have a long-term health condition**, you are unlikely to be able to get cover for that condition.

When finding critical illness cover, explore your options and ask questions. Make sure you know:

- What criteria have to be met in order for the insurance to pay out.
- What illnesses and health conditions are covered.
- How long the policy lasts.

It is important to be completely honest in your application and to answer all questions about your health and family history. This may mean you cannot receive cover. However, if you give inaccurate information or fail to mention an existing health condition, the insurance is unlikely to pay out.

# Global Health Insurance Card

If you are travelling to the European Union, you can apply for a free **Global Health Insurance Card (GHIC)** through the NHS. This replaced 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.

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

## Travel insurance

Being fully insured while travelling means you can relax, knowing you're covered if something goes wrong. If you become ill or have an accident during your holiday, insurance helps you access proper care and support. This is especially important if you already have health problems.

If you are travelling in Europe and have a Global Health Insurance Card you should still get **travel insurance**.

Always take your time and shop around when choosing travel insurance. If you have Long Covid, it's especially important to speak with your insurer before travelling. **Not all insurance companies understand Long Covid or are prepared to cover it.** Check any travel limitations or required vaccinations before booking your insurance.

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 if 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.moneyadvice.service.org.uk/en/listings](http://traveldirectory.moneyadvice.service.org.uk/en/listings).

# Income protection insurance

**Income protection insurance** pays out if you get an illness which keeps you from working. If you are unable to work during the term of the policy, you can apply for a regular payout from the insurer. This is usually 50-65% of your regular income. Payouts should continue regularly, though how often depends on your policy. They may stop when you return to work, retire, die, or reach your policy's end date, whichever comes first.

There is usually a "**deferment period**" stated in the policy. This is a time after losing your job when no payout will be made. The longer the deferment period, the cheaper your premiums will be.

Consider income protection insurance if:

- You are at high risk of health issues that might prevent you from working.
- You have a mortgage, credit card debts, or other ongoing costs.
- You are the primary earner in your household.
- You do not have enough savings to see you through to retirement.

If you work for a company, familiarise yourself with their long-term sick policy. Some companies offer enough sick pay over a long enough time to make income protection less necessary.

When deciding on your level of cover, it is important to weigh the cost of your monthly premium against the likelihood of the policy paying out.

When finding income protection, explore your options and ask questions. Make sure you know:

- What criteria have to be met in order for the insurance to pay out.
- Whether there is a deferment period, and how often you will receive payments.
- Whether your insurance will carry over if you change your job for other reasons, or if you are promoted or redeployed.

It is important to be completely honest in your application and to answer any questions about your health, employment, and income. Giving inaccurate or incomplete information can lead to the insurance not paying out, and can even put you at risk of legal action.

# Life insurance

**Life insurance** (also called **life cover** or **death cover**) means that you pay the insurer either a premium every month or a lump sum. When you die, this pays out as a lump sum to your estate.

This means that when you die, your friends and family will have support with the financial consequences of your death.

For example, the payout could be used to:

- Pay for your funeral and any legal or administration fees that may come from your inheritance.
- Pay off debts (including mortgages or care debts).
- Help surviving family members with living costs.
- Make up for the loss of income if you are a breadwinner for your family.

Life insurance may be more expensive if you already have a life-limiting condition when you buy your policy. However, there are specific insurers who specialise in providing life insurance to people with long-term health problems.

When you buy life insurance, you will need to decide who the **beneficiary** will be. This is the person or groups who will receive the money from your insurance when you die. You can have multiple beneficiaries. You can also choose to have your insurance paid out directly to your creditors, or arrange for it to be used for specific purposes.

# Motor insurance

Motor insurance is a legal requirement if you are going to drive a car, motorcycle, or other motor vehicle on public roads. It is an offence to drive an uninsured vehicle.

You may need additional insurance if you are regularly transporting oxygen cylinders.

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've recently had a heart attack, stroke, or transient ischaemic attack, you may need to have your driving licence reassessed. This also applies if you've recently received a new diagnosis that could affect your ability to drive safely.

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.

# Find out more

## Citizens Advice Scotland

Website: [www.citizensadvice.org.uk/scotland/consumer/insurance/types-of-insurance/](http://www.citizensadvice.org.uk/scotland/consumer/insurance/types-of-insurance/)

An independent third-party organisation with information on a range of financial topics and insurance types.

## Forbes Advisor

Website: [www.forbes.com/uk/advisor/](http://www.forbes.com/uk/advisor/)

Provides information on a range of insurance types and independent recommendations for insurance providers.

## Money Helper

Website: [www.moneyhelper.org.uk/en/everyday-money/insurance](http://www.moneyhelper.org.uk/en/everyday-money/insurance)

This website is backed by the UK Government and provides guidance on money management, including most types of insurance.

## Money Saving Expert

Website: [www.moneysavingexpert.com/insurance/critical-illness-cover/](http://www.moneysavingexpert.com/insurance/critical-illness-cover/)

A series of in-depth articles on understanding and choosing insurance.

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