Travel Insurance

Travellers must declare medical conditions when taking out travel insurance to ensure they are suitably covered

Travel Insurance: advice for travellers

- The main purpose of travel insurance is to cover travellers for the potentially high cost of medical treatment and repatriation, if injured or ill abroad. Healthcare is not free in most countries.
- While each case is considered on its individual merits by an insurer, travellers will not usually be covered by their travel insurance policy if choosing to travel against the advice of a health professional.
- If fit to travel, individuals must still declare all medical conditions, medication and/or treatment when taking out a travel insurance policy. Failure to do so can result in the insurer not covering the cost of any related medical treatment while abroad.
- Planned activities should also be covered such as sports and leisure activities. Note cruise travellers should also carefully check their policy; additional cover may be required due to the difficulties in getting travellers to hospital from the boat.
- Travellers with medical conditions should discuss their plans with a travel health professional at least six weeks in advance of a trip.
- Travel insurers usually require travellers to take reasonable precautions as recommended by the Foreign and Commonwealth Office.
- Guidance on what to look for in a good travel insurance policy is available from the Foreign and Commonwealth Office (see resources below).

Travelling in Europe - European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) is available to all UK residents and allows access to state provided urgent care in public hospitals in all European Economic Area (EEA) countries and Switzerland. Public hospitals may still charge for medical treatment and the EHIC will not cover any private medical healthcare. The EHIC does not help cover costs such as mountain rescue, being flown back to the UK, or lost or stolen property. Each individual, including babies and children, must have their own EHIC. Travel insurance is still needed.

The European Health Insurance Card (EHIC) issued by the UK, will be valid until 31 December 2020. After this date, the card may not be valid, and treatment may need to be paid for in full. Validity of the card from 1 January 2021 will depend on arrangements with individual countries. You should prepare for possible changes to your access to healthcare when the UK leaves the EU if you are a UK national travelling to the EU, Norway, Iceland, Liechtenstein or Switzerland. Monitor the Gov.uk website for updates.
Check the following guidance for the country to be visited: Travelling and living abroad: Guides to healthcare in other countries inside and outside the European Economic Area (EEA). You can apply online: EHIC: European Health Insurance Card or call 0300 330 1350.

**Help patients to travel safely - advice for health professionals**

- When advising patients with pre-existing medical conditions who are planning an overseas trip, health professionals should assess their risks by considering their medical history, any medication or treatment, potential hazards of the journey (including whether they are fit to fly), and at their destination, as well as any planned activities they may undertake.
- The Civil Aviation Authority provides fitness to fly guidelines. Further advice may be available from IATA in its passenger medical clearance guidelines and the Aerospace Medical Association. The traveller may also be guided by an airline’s medical department (where there is one).
- The individual should know, and have written down, the full name of their condition and treatment, and know what to do should their condition change. They should carry enough medication for the duration of their trip and to cover any delays.
- The traveller should be encouraged to arrange comprehensive travel insurance, and to make a full declaration of their current and past medical history and treatment, to their insurer before they travel.
- For a travel insurance policy to be valid, insurers may require that reasonable health precautions are taken as recommended by national health authorities and the Foreign and Commonwealth Office; travellers should be advised to carefully scrutinize inclusion and exclusion clauses in their travel insurance policy.

**Health professionals advising travellers with complex health needs can call NaTHNaC’s advice line for health professionals.**

Tel: +44 (0)845 602 6712 (local call rate)

- Mornings: Monday to Friday 09:00 – 11:00
- Afternoons: Mondays and Fridays 13:00 – 14:00
- Tuesdays, Wednesdays and Thursdays 13:00 – 15:30

This is a service for health professionals only – NaTHNaC are unable to speak directly to the public

**Resources**

- Association of British Insurers; travel insurance
- Travel Insurance Explained
- Foreign and Commonwealth Office; foreign travel insurance
- ATOL protection
REFERENCES

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