



# Travel Insurance

## Information for People with Heart Conditions or Stroke

For people with heart conditions or following a stroke, getting travel insurance can be a source of concern. The purpose of this factsheet is to provide some useful information on travel insurance, tips on how to go about getting cover, and a list of companies who may provide cover to people with pre-existing medical conditions.

### General things to know

- Illnesses you have or had before the insurance policy was issued are called, pre-existing conditions.
- Don't leave getting travel insurance until the last minute. Travel insurance for people with pre-existing conditions is more complicated than for those who don't, and takes more time to arrange.
- Talk to your doctor. You may need a letter stating you are fit to travel.
- Tell the insurance company everything about your current medical condition and any other illnesses you have had in the past. If you don't, and then try to make a claim, the insurance company can declare your policy invalid.
- Make sure you are clear on what cover you are being offered.

### European Health Insurance Card (EHIC)

The EHIC (previously the E111 or E128) entitles you, if you are an Irish resident, to medical care in the public system in European Union countries. This also applies to countries in the European Economic Area (EEA) such as Iceland, Norway and Liechtenstein. If you become ill or injured while on a short stay to Switzerland you will also be covered. One card is needed for each person.

For more information on the EHIC call your local health office. The website [www.ehic.ie](http://www.ehic.ie) has a list of these offices and has more information on the EHIC card.

You are strongly advised to buy travel insurance **as well as** taking the EHIC card with you when travelling.

### Northern Ireland & the UK

You do not need an EHIC card to get healthcare while on a short visit or holiday to the UK or Northern Ireland. It is enough to show proof that you are resident in Ireland – by showing your passport, driving licence or other similar document.

# Insurance Companies

Please note:

- There is no guarantee cover will be provided; each case is assessed individually.
- Some of the companies listed are UK based; they are happy to cover Irish residents.
- Provision of the list of companies does not represent a recommendation by Irish Heart, nor is there any disapproval of a company by their exclusion from the list.

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## **Accident & General** [www.accidentgeneral.ie](http://www.accidentgeneral.ie) Tel: 01 874 8458

Accident & General Travel Insurances has been serving the needs of travellers for the last 40 years. When dealing with clients with Pre-existing medical conditions there are two Medical warranties within general travel insurances policies currently available in Ireland.

1. For those who are travelling that have cardiac condition
2. For those travelling who have family members (not travelling) that have cardiac conditions.

In the second case A&G are unique in offering Cancellation & Curtailment cover to those travelling who have family members (not travelling) with medical conditions. This is only available direct from A&G by calling 01 874 8458.

For those who are travelling and have Cardiac conditions:

- Client must have a base policy (Fairsure Standard, Premier or Premier Plus)
  - Available from Travel Agents or from 01 – 874 8458 or [www.accidentgeneral.ie](http://www.accidentgeneral.ie)
- Make a medical telephone declaration to A&G on 1 – 800 – 719 976
  - This is not another company and is based in the office in Dublin
- Any additional cost is dependent on
  - Destination
  - Duration
  - Conditions declared

There are no restrictions for those travelling to the USA that have a cardiac condition(s), but customers are encouraged to take Single trip policies for the duration of their trip, as this reduces any additional costs for the cover rather than using Annual/Multi Trip policies which may include travel to USA/CAN.

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## **All Clear Insurance Services (UK)**

Tel: 0044 1708 339 291 Monday - Friday 9am to 7pm, Saturday 9am to 4pm and Sunday 10am to 4pm, or visit [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

Medical screening is included within the one call or web visit so the entire process takes around 6 or 7 minutes.

All Clear Insurance specialises in Travel Insurance for people with medical conditions and the elderly. Cover is provided to people permanently resident in the UK (including Channel Isles and Isle of Man) or Republic of Ireland.

All medical conditions (including cardiac conditions), are covered - any age and any destination (including the USA). The policy offers comprehensive cover.

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**Genesis Choice (UK)** <http://www.genesischoice.co.uk>

Tel UK: 0044 344 249 1701

As of September 2016 we have a travel insurance policy now for sale to Irish Residents that we think may be of interest to your organisation. The Policy has **no upper age limit** and covers medical conditions. It also covers policy holders up to a high level of severity, even a terminal prognosis.

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**Getcover** [www.getcover.ie](http://www.getcover.ie) Tel: 01 290 8833

The standard policy excludes cover for some pre or existing illnesses but customers are given the choice to call a medical screening team to avail of an additional top-up policy. The medical team will ask a set of questions relating to the pre or existing illness. There are three outcomes: the first is that the condition cannot be covered at all (very rare but in some terminal cases this is the outcome), the second would be the condition can be covered with a loading (additional cost) and finally the third would be that they don't see the condition being a problem and cover is provided automatically.

Single trip and annual multi-trip policies are offered to any part of the world.

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**Quick Cover Ireland** <https://www.quickcover.ie/>

Tel: 01 525 7901 or 01 525 7905

A caller to the Helpline told us they got the best and cheapest quote for the USA from them. That may not be the case for everyone, but it's good to know of other people's experiences.

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**VHI - Voluntary Health Insurance Board** [www.vhi.ie/travelinsurance](http://www.vhi.ie/travelinsurance)

Tel: 01 872 4499 / 1850 444 444

The VHI multi-trip travel policy covers pre-existing conditions. You must be an existing VHI member to purchase the travel policy. The policy can be purchased via the VHI website

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## Other Useful Contacts

### Financial Services Ombudsman's Bureau

Third Floor, Lincoln House

Lincoln Place

Dublin 2

LoCall 1890 882 090

[www.financialombudsman.ie](http://www.financialombudsman.ie)

The Ombudsman handles complaints from consumers about their dealings with financial service providers. It is a free service to the complainant.

### Irish Financial Services Regulatory Authority

PO Box 9138

College Green

Dublin 2

Tel: 01 4104 000

Consumer Helpline LoCall: 1890 777 777

[www.ifsra.ie](http://www.ifsra.ie)

The Financial Regulator informs consumers and helps them to ask the right questions and to demand fair and professional services.