

Updated 17<sup>th</sup> November 2014

## **Travel Insurance Company Details**

### **European Health Card:**

If you are travelling to Europe, you should take your EHIC with you. Indeed, some travel insurance is conditional on you doing so. Remember to check the expiry date as the EHIC is only valid for up to five years. Renewing your card is FREE so beware of rogue sites that will charge you.

You can renew an EHIC up to six months before the expiry date. However, any time left on the card will not be added to your new card. [Renew your EHIC](#) and go abroad knowing you are more prepared.

<http://www.nhs.uk/nhsengland/healthcareabroad/pages/healthcareabroad.aspx>

### **Travel Insurance Updates:**

#### **Insurers reject sickness cover.**

Holidaymakers are being warned to check the terms of their travel insurance if they have a family member with a serious illness as insurers say they will not pay out for a missed holiday if a close relative has been put in hospital or diagnosed with cancer in the last year. Remember to check the small print carefully and speak to your insurer.

#### **Insurers put cap on payout following theft:**

Many travel insurance policies are effectively useless because they impose caps on pay-outs following theft of valuables. Which?, found a host of insurance companies put unrealistic caps on the total claimed. Virtually all the largest travel insurance companies set a cap on value of any claim of £200 with a £60 excess. There is also often a limit of the total that can be claimed on a single item which generally runs from £200-£300 and would not be enough to replace a new iPhone or iPad. Again, check the small print carefully, shop around and speak to the insurer if in any doubt.

#### **Specialist Brokers for travel insurance.**

Contact with specialist brokers can often be cheaper if you have serious ongoing medical conditions. The British Insurance Brokers Association ( BIBA) helpline which is available on 0870 9501790 BIBA will help find a suitable broker. (See The Times article on travel insurance 28<sup>th</sup> May 2011 and also Which, December 2011 [www.which.co.uk/travel/insurance](http://www.which.co.uk/travel/insurance)).

The following are just a few companies which offer travel insurance to those with pre-existing medical conditions: Often, if you are not taking prescription medicine for a conditions you may not need to fill out a medical questionnaire ( Times Online "Ask our Expert" April 2007)

A new website has opened Fairer Finance which has drawn up a list of top providers based on customer satisfaction. Liverpool Victoria, Post Office, American Express, Direct Line, Marks & Spencer ,First Direct and Tesco all offering customer satisfaction above 80%.

Free Spirit - 08452305000  
Mediquote - 01243 534400  
Medicover - 08707353600

**TRAVEL INSURANCE COMPANIES:**

**Many of these companies now have no upper age limit.**

Heath Lambert – [www.heathlambert.com](http://www.heathlambert.com)  
Insure Pink - specialist insurance for those with or recovering from breast cancer

**ALL CLEAR**  
0845 250 5250

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

**ABLE2TRAVEL**

08458399345

**COVERMYTRAVEL**

08003895904

**INSURANCE CHOICE**

0844 5577624

**GOODTOGOINSURANCE**

[Goodtogoinsurance.com](http://Goodtogoinsurance.com)

08443340160

**MEDICI TRAVEL**

[Medicitravel.com](http://Medicitravel.com)

08458800168

**COLUMBUS**

[Columbusdirect.com](http://Columbusdirect.com)

000839503

**GET MY TRAVEL**

[www.getmy.travel](http://www.getmy.travel)

08450262441

**AGE UK**

0800 0223192

[www.ageuk.org.uk](http://www.ageuk.org.uk)

**For 65-69 years Cover2go**

Annual worldwide £79 a year

Annual European cover £45.

**For 70 -74 years ETA**

Annual worldwide £85 a year; Holidaysafe annual

European cover £61.

**For 75-79 years Golfguard**

Annual worldwide £152 a year; annual European  
£101

**HOLIDAY SAFECLUB 65 POLICY**

0845 658 0570

[www.holidaysafe.co.uk](http://www.holidaysafe.co.uk)

**INSURANCEWITH**

0845 2307159

[www.insurancewith.com](http://www.insurancewith.com)

**JD TRAVEL INSURANCE**

0844 2474749

[www.jdtravelinsurance.co.uk](http://www.jdtravelinsurance.co.uk)

**PJ HAYMAN**

08452305000

[www.freespirit.com](http://www.freespirit.com)

**PREFERENTIAL**

0843 208 1928

[www.preferential.co.uk](http://www.preferential.co.uk)

**TRAVEL INSURANCE MEDICAL.CO.UK**

08442779787

**CLUB DIRECT.COM**

08000 832466

**BEST BUYS ( Times 28.5.2011)**

**AVANTI TRAVEL INSURANCE**

08000665604

[www.avantitravelinsurance.co.uk](http://www.avantitravelinsurance.co.uk)

**FLEXICOVER**

0800093 9495

[www.flexicover.co.uk](http://www.flexicover.co.uk)

**WORLD FIRST**

**0845908 0161**

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

**STAYSURE**

0844 277 0844

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

**FREEDOM INSURANCE**

[www.freedominsure.co.uk](http://www.freedominsure.co.uk)

01223446914

Cooperative Insurance

Annual worldwide £298

Annual European £153.

**For 80 Plus years**

**Insurance Companies mentioned in Which Dec 2011 Article**

**50 PLUS**

[www.50plus insurance.co.uk](http://www.50plusinsurance.co.uk)

**0800 195 8002**

**ANNUAL TRAVEL INSURANCE COMPANY**

[www.annualtravelinsurance.com](http://www.annualtravelinsurance.com)

**0844 871 0266**

**ATLAS DIRECT**

[www.atlasdirect.met](http://www.atlasdirect.met)

**0208 987 1650**

**BENGO TRAVEL**

[www.bengotravel.co.uk](http://www.bengotravel.co.uk)

**01242 518300**

**CASTLE COVER**

[www.castlecover.co.uk](http://www.castlecover.co.uk)

**0800 518 4087**

**COVERED2GO**

[www.cover2go.co.uk](http://www.cover2go.co.uk)

**0844 482 7755**

**ELECT TRAVEL**

[www.electinsurance.co.uk](http://www.electinsurance.co.uk)

**0844 980 0271**

**ETA**

[www.eta.co.uk](http://www.eta.co.uk)

**0800 212810**

**EXPLORER TRAVEL**

[www.explorerinsurance.co.uk](http://www.explorerinsurance.co.uk)

**0800 043 4003**

**INSUREANDGO**

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

**LEISURECARE**

[www.leisurecare.co.uk](http://www.leisurecare.co.uk)

**01285 640727**

**SAGA**

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

**0800 015 8055**

**JOHN LEWIS TRAVEL INSURANCE**

**0800953 2596**

[www. johnlewis.com/insurance](http://www.johnlewis.com/insurance)

**SIMPLE**

[www.simpletravelinsurance.co.uk](http://www.simpletravelinsurance.co.uk)

**0844 746 4646**

**TOPNOTCHCOVER.COM**

[www.topnotchcover.com](http://www.topnotchcover.com)

**TRAVEL MEDICAL INSURANCE**

[www.travelinsurance medical.co.uk](http://www.travelinsurancemedical.co.uk)

**0844 692 8449**

**GOLF GUARD**

[www.golfguard.com](http://www.golfguard.com)

0800581801

**GREATCOVER.COM**

[www.greatcover.com](http://www.greatcover.com)

0844 871 0255

**HOLIDAY SAFE**

[www.holidaysage.co.uk](http://www.holidaysage.co.uk)

0845 658 0570

**The following are some of the insurance companies offering travel insurance to the over 75's**

**MORE THAN**

0800 975 3517

**IN TUNE**

0800 413180 No age Limit

**STAYSURE**

08442770844 (over 80's)

**SAGA**

0800 0154407

**CHURCHILL**

0800 0327147

**MARKS AND SPENCER MONEY**

08007312424

**CLUB TOGETHER – ROCK**

**INSURANCE** 08009881918 Quote ROCK

**BOOTS TRAVEL INSURANCE**

0845 840 2020

**NATIONWIDE HOLIDAY INSURANCE**

0500302012

**\*\*FLYSURE ( up to 74)**

0207 739 3444 Maybe useful to ex-pats

**AIS**

08702400143

**GLOBAL**

01903203933

**TRAVELSPHERE**

0870 844 4353 (under 70's only)

**CIS**

08457 -464646 Rob Woolley -Europe

**DIRECT LINE**

0845 246 8946

**NORWICH UNION DIRECT**

0800056 8647

**TESCO**

0845 300 8800

**GO TRAVEL INSURANCE**

0870 112 6442

**DIRECT LINE**

0845 300 7844

**RIAS** 0800552100 Option 3 Over 75's

**AGEUK**

08456003548

**FORTIS**

08009167152 (up to 80)

**COLUMBUS DIRECT**

0845 330 7076 ( Up to 88)

**BRITISH AIRWAYS TRAVEL**

**INSURANCE** 08704608893 (up to 79 years)

**INSURE FOR ALL TRAVEL**

**INSURANCE** up to 84

**HASTINGS DIRECT TRAVEL**

**INSURANCE**

0800 915 1066

**SAINSBURYS**

0800 316 1451

**DIRECTLINE**

0845 246 8681

**ATLAS DIRECT**

0870 811 0222

**INSURE AND GO**

08702259144

**AA**

0800 032 1076

**LIVERPOOL VICTORIA**

0800 681 6393

**AVIVA**

**0800 015 9925**

**SWINTON**

0800 107 6783

Discounts may also be available if insurance is booked on line.

**MARKS AND SPENCER**

**08000683918**

(80 except for USA/Canada and Caribbean. Single trip no limit but 80 if USA, Canada or Caribbean)

Of the several companies which offer specialist travel insurance for older people such as Saga and staysure.co.uk their prices may be more expensive than those of mainstream providers. A new travel insurer, Gnu insurance was recently launched provided by Aegon. This promises to undercut Saga and Age UK in cover for the over 50's and says that it will cover any pre-existing medical condition. Visit [gnuinsurance.co.uk](http://gnuinsurance.co.uk) or call 0800 0546601

**\*\* REGARDING INSURANCE, the FSLC has been alerted to a 'problem' for those retired staff living overseas, particularly those who are permanent residents outside of the UK. You cannot get cover on a ' FLY-SURE POLICY ' if you live permanently outside of the U.K. This has always been the situation.**

Apparently, there has been a recent 'incident' of an individual who was hospitalised in the USA and then encountered difficulty with FLY-SURE as he found out to his cost that he was not insured. Don't take the chance. You also need to inform the insurance company if you develop a condition after taking out insurance.

### **Medical Evacuation when not insured:**

This can be a nightmare to the uninitiated. The following may help you if you ever have to deal with this situation. However, it is best to avoid this scenario, so check that your travel insurance covers medical repatriation. Quotes can vary enormously from one company to another if you are trying to arrange this yourself..

Costs will also rise by approximately 10% depending if the patient needs to be transported at sea pressure level, for example because of a serious head injury. It is also important to think about which hospital the patient is to be transferred to, has been accepted by that hospital, and the nearest airfield. Flying into an RAF airbase is also more expensive. You may wish to arrange your own ground transport at both ends or ask the medivac company to do so on your behalf. Some companies will also assist with arranging hospital admission at an additional cost. All companies will need a full medical report from the transferring hospital to ensure the patient is medically stable to fly, translation of the report will be charged as an additional extra. Check whether they are willing to take one accompanying passenger with the patient as part of the package. Some do, some don't and some charge extra. Money for the medivac flight will need to be cleared before take off.

There are various companies, but a couple that may be worth asking to quote are:

First Assist:  
Tel: +44 (0)208763 3155

CEGA Air Ambulance:  
01243 621000

Heathrow Air Ambulance:  
01753 654751

European Air Ambulance:  
+49 71170077007

FAI  
+49 911360090

Air Med:  
Tel: +44 (0)1865 842887  
Fax: +44 (0)1865 370642  
[www.airmed.co.uk](http://www.airmed.co.uk)  
[www.facebook.com/AirMedUK](https://www.facebook.com/AirMedUK)  
[www.twitter.com/AirMedUK](https://www.twitter.com/AirMedUK)

You can also use a broker to arrange a quote:  
Flight Serve UK  
02070609320

IAS Medical  
08700 421465