

Travel Insurance

Important Information for Customers with Pre-existing Medical Conditions

We are obliged to inform you of how to improve your access to travel insurance policies that includes cover for more serious medical conditions.

The following factors would determine when this information is relevant to you:

- You have not been offered or we/the insurer have declined a quotation wholly or partly due to a medical condition
- Your policy has been cancelled wholly or partly due to a medical condition
- You have been offered a policy with a medical condition exclusion which cannot be removed from the policy
- You have been offered a policy with a medical condition premium of £100 or more
- You have been offered a policy in respect of which the medical condition premium is not known

We would like to provide you with details of the 'Medical Cover Firm Directory' which is a publicly available directory that only lists firms that provide or arrange travel insurance policies that cover more serious medical conditions. The directory will also show you enough information about each firm listed so you can make an informed initial choice about which provider might meet your needs.

Some of the advantages of using the directory make it easier for you to navigate the available market and make it more likely in finding a firm who:

- Is willing to offer cover for your condition
- Is willing to offer cover for your condition without specific exclusions
- Is willing to offer cover for your condition at a more affordable price

The 'Medical Cover Firm Directory' is accessible here:

<https://traveldirectory.moneyadviceservice.org.uk/en>