

Private medical insurance

More and more people are turning to private medical insurance, also known as private health insurance. This can give added peace of mind when it comes to our health.

The vast majority of health insurance companies do not provide cover for pre-existing chronic medical conditions such as CGD, but you are still able to purchase cover for other health problems not related to your CGD.

Be sure to select the right insurance package for you. It's important to read all the fine print as there are often stipulations, such as what the policy will and will not cover.

Here are five suggested companies for getting private medical insurance:

- **BUPA**
www.bupa.co.uk | 0808 1634 545
- **CS Healthcare**
www.cshealthcare.co.uk | 0800 917 4325
- **Better As One**
www.betterasone.co.uk | 0845 6856 999
- **Staysure Insurance**
www.staysure.co.uk | 0800 033 4902
- **Benenden Health***
www.benenden.co.uk | 0800 414 8001

*Benenden Health provides discretionary healthcare services to complement those provided by the NHS.

About the CGD Society

The Chronic Granulomatous Disorder Society (CGD Society) is the leading global charity dedicated to promoting an understanding of CGD and providing support to affected individuals and their families.

Our website www.cgdsociety.org provides medical information and practical advice on living with CGD. It is free to become a member of the CGD Society. Please go to www.cgdsociety.org/register.

If we can be of any help, please contact us at hello@cgdsociety.org or on 0800 987 8988, where you can leave a message.

Our charity is reliant on voluntary donations. To make a donation, please go to www.cgdsociety.org/donate.



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Insurance Matters

hello@cgdsociety.org
0800 987 8988
www.cgdsociety.org

This leaflet gives information about travel and private medical insurance for individuals and families affected by chronic granulomatous disorder (CGD). It suggests companies you might consider contacting to help you with your needs.

Travel insurance

Travel insurance is a must, even for those without a medical condition. Purchasing travel insurance is an essential part of planning your holiday and gives you peace of mind in knowing that should you need medical help everything will be taken care of. You must make sure you have the appropriate insurance to cover you for all eventualities.

The good news is that several companies provide travel insurance at reasonable rates for people affected by CGD. You need to declare your CGD as a 'pre-existing medical condition'. Anyone who applies for travel insurance has to declare any pre-existing medical condition. A pre-existing medical condition is any condition for which you have received medication, advice or treatment in the five years before your policy starts or, if you have experienced symptoms, whether the condition has been diagnosed or not, in the five years before your policy starts.

In practice, this means saying you have CGD when you buy your insurance, but you also need to declare any other unrelated health problems for which you have received medical attention, e.g. asthma, diabetes and heart problems. This is important because if you do not declare any pre-existing medical condition the insurer would then be in their right to seek to reject any claim on the basis of a breach of conditions of their policy.

Why does the insurance cost more?

Travel insurance for people with a pre-existing medical condition is designed so that if you were to fall ill while abroad due to your medical condition, then your healthcare costs, which could run into thousands of pounds, would be covered. Those with a pre-existing medical condition are at a greater risk of claiming, which is why CGD patients often have to pay a high premium, but it is certainly worth shopping around for quotes. There are no hard and fast rules about the price of insurance: it depends on your age and individual health circumstances rather than just the condition you have.

What questions will I be asked when I apply for travel insurance?

These might include:

- How old are you?
- What condition do you have?
- What medicines do you take?
- Do you have chronic lung disease?
- Have you had any unplanned hospital admissions in the last 12 months?

And don't forget...

If you already have travel insurance, make sure it is up to date. Any changes to your condition could make your policy void.

Remember...

If you are travelling to Europe, ensure you get a free European Health Insurance Card (EHIC), which is valid for five years. You need this in addition to travel insurance in order to receive free emergency care in EU countries. Visit www.dh.gov.uk/travellers for more information.

Travel insurance companies we suggest

These are travel insurance companies recommended to us by CGD patients.

- **All Clear Travel**
www.allcleartravel.co.uk
0845 250 5350
- **Free Spirit**
www.free-spirit.com
0800 170 7704
- **The Insurance Surgery**
www.the-insurance-surgery.co.uk
0800 083 2829
- **Citybond Suretravel**
www.citybond.co.uk
0333 207 0506
- **Atlas Travel Insurance**
www.atlasdirect.net
08444 82 3400
- **Staysure Insurance**
www.staysure.co.uk
0800 033 4902

Staysure Insurance specialises in insurance for over 50s and non-UK residents.