

Private medical insurance

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

Most 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 unrelated to your CGD.

Be sure to select the right insurance package for your circumstances. 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 some suggested providers of private medical insurance:

Better as.one

www.betterasone.co.uk
0845 6856 999

BUPA

www.bupa.co.uk
0808 250 9142

CS Healthcare

www.cshealthcare.co.uk
0800 917 4325

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.



Insurance Matters

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

This leaflet contains information about travel and private medical insurance for people affected by chronic granulomatous disorder (CGD).

You may also find our leaflet *Going on Holiday* useful as it provides information to help you plan for your holiday.

Travel insurance

Travel insurance is essential, even for those without a medical condition. Purchasing travel insurance is a vital part of planning your holiday and gives you peace of mind in knowing that you have protection in the event of a medical or other emergency. You must make sure you have the appropriate policy to cover you for all eventualities.

Several companies provide travel insurance at reasonable rates for people with a medical condition. Anyone who applies for travel insurance must declare any pre-existing medical condition. You must declare your CGD as a pre-existing medical condition. This involves informing the insurer at the earliest opportunity that you have CGD and declaring any other unrelated health problems for which you have received medical attention, e.g. asthma, diabetes and heart problems. If you do not declare any pre-existing medical condition, then the insurer would be in their right to seek to reject any claim based on a breach of conditions of their policy.

Why does travel insurance cost more for people with a pre-existing medical condition?

Travel insurance for people with a pre-existing medical condition is designed so that if you were to fall ill while abroad owing to your medical condition, then your healthcare costs, which could run into thousands of pounds,

would be covered. People with a pre-existing medical condition are more likely to claim, which is why CGD patients often have to pay a high premium.

There are no hard and fast rules about the price of travel insurance: it depends on your age and individual health circumstances rather than just the condition you have. Shop around to find a competitive quote and a policy that meets your needs.

What is a pre-existing medical condition?

This is a 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.

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

Questions might include:

- How old are you?
- What medical condition(s) 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?

Top tips

- Never travel without purchasing appropriate travel insurance.
- If you already have travel insurance, make sure the details are current. Any changes to your condition could make your policy void.

- Shop around to get the best quote.
- Give honest answers to all the questions asked. Insurance companies will not pay up if you are found to have not fully disclosed your health problems.
- Take a copy of your policy documents with you when you travel.
- Many insurance companies have a 24-hour helpline for medical emergencies. If possible, telephone the helpline before any medical treatment is carried out.

Suggested travel insurance companies

The following travel insurance companies have been recommended to us by CGD patients.

- **All Clear Travel**
www.allcleartravel.co.uk
0808 168 8985
- **Citybond Suretravel**
www.citybond.co.uk
0333 207 0506
- **Freedom**
www.freedominsure.co.uk
01223 446914
- **Free Spirit**
www.freespirittravelinsurance.com
0800 170 7704
- **Good to Go Insurance**
www.goodtogoinsurance.com
0330 024 9949
- **Staysure Insurance**
www.staysure.co.uk
0808 178 6198