



# ● Getting insured

Insurance policies often exclude conditions such as arthritis, but things are changing. **Andrew Harding** sets out how to find a competitively priced policy for your needs

**T**he personal insurance market is changing. For people with a long-term condition, this brings some good news. The effect of disability laws is less discrimination and a better service from insurance companies and providers. In the six years since *Arthritis News* looked at insurance, price comparison websites on the internet have made it much easier to find a competitive quote. 'There has been a growth in specialist life and health insurance policies, especially in travel where there is more

cover and signposting to specialist providers,' says the Association of British Insurers (ABI).

Yet, pre-existing conditions are often not covered, specialist cover can be expensive, and you need to read the small print carefully or make sure it is explained to you in plain language. This feature will show you what to look for in travel, private medical, life, income protection, and long-term care insurance. However, you should not rely on this information alone to make any decisions as everyone's needs will be

different. Always obtain professional advice for your situation.

## **Risky business**

First, a word about the nature of insurance. Accidents, delays, theft and illness are the main areas covered by personal and medical insurance. At a basic level, policies are designed to give you financial protection against the costs of unforeseeable events. The more information an insurer has about a specific condition, the easier it is to

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calculate the risk of a person making a claim. The insurance premium can then be set to accurately reflect the risk, in line with competition from other insurers.

Despite the Disability Discrimination Act (DDA), an insurer can charge a higher premium because of a disability if there is evidence that the person will be more likely to make a claim. However, the ABI says the effect of the DDA has been to prompt insurers to look again at the underlying data used to decide premiums to more accurately reflect the real risk of someone with arthritis making a claim, and not the perceived risk.

### Research is the best policy

The rise of price comparison websites on the internet has made it much easier to shop around, and you only need to provide your information once – or at least once per website, rather than for each insurer if you contact them directly. However, not all price comparison websites have Financial Services Authority (FSA) regulation, and the lack of policy information can be a problem if you have a medical condition, making it harder to know if you would be covered.

‘Online quotes are possible but it is too easy to go ahead without understanding all the fine detail,’ says Alan Brown, who has osteoarthritis. ‘My biggest problem when getting quotes from insurers was a lack of understanding from frontline staff. In hindsight, I should have emphasised when applying, that my need for emergency cover was very minimal, and my regular contact with doctors was part of taking good care of myself.’

When shopping around, apply the basic principles of buying insurance: knowing what cover you want and how much cover

you need. If you already have arthritis before you choose an insurance policy you will be referred to as having a ‘pre-existing medical condition’. Some insurers will cover pre-existing conditions whereas others may offer you a policy that excludes cover for your condition

An insurer should be told about a pre-existing condition so that they can decide whether to offer you insurance. This is important even if you don’t need the policy to cover your arthritis because an insurer might refuse a claim on the basis that information was withheld. Contact the insurer before sending in a policy application if you are not sure if you would be covered, or would need to accept any type of exclusion. Check the details of exclusions in the small print. It may be worth going to a broker (see the section on choosing a broker) if you have specialised

### Check the details of exclusions in the small print

needs so that you don’t have applications rejected, which would then need to be declared to future insurers.

When buying complicated products like travel and private medical insurance, make sure you get good specialist advice, either from a broker, an independent financial adviser or direct from the company. When shopping around, keep in mind that the more an insurer knows about how arthritis does – and doesn’t – affect you, the better it can offer you a good deal or say that they can’t provide cover. Specialist insurers who cover pre-existing conditions like arthritis are sometimes more expensive and offer more cover than a general insurer. But it



can be cheaper to go to a specialist rather than a mainstream insurer because the former have a more realistic understanding of the actual risk.

When your policy comes up for renewal, you may not want the hassle of changing company. But as David Ellis, who has vasculitis, an inflammation of the blood vessels, discovered, shopping around can be time and money well spent. ‘I didn’t really want to change my travel insurance company, but I found a brilliant offer that was much cheaper, so I told my existing insurer and they matched it,’ he says.

### Specialist help

So, what is the best way to buy insurance? With so many companies, brokers, banks, websites and even supermarkets selling insurance, the choice comes down to how much time and help you want to take for selecting a policy. Another factor is the level of help on offer with making a claim or complaint, especially if you buy through a broker. There are specialists in everything from travel insurance for people with medical

#### CARLY ENNIS, 21, HAS RHEUMATOID ARTHRITIS

‘You’ve got to watch your back when getting insurance because it’s not always as comprehensive as you think. When I was fifteen I went to France on a school trip and I became ill and needed hospital treatment. I was a bit shocked to receive a bill after I returned because I thought it would be covered by the E111 form [now the EHIC card] and hadn’t been told that I might need to consider specialist insurance.

I went to India last year with a volunteer organisation and found it was hard to get decent insurance when you are travelling outside the EU, so I decided I would have to do without insurance for anything to do with my arthritis.

When I went to France for three weeks last year I found a specialist company on the internet and got a policy through them. The form had a list of pre-existing conditions and quoted you on the basis of how bad they were. I said mine was mild, and didn’t need to provide any further information. When I go to France with my university for a year I will definitely ask them if I need extra insurance cover and what I should do to arrange it.’



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conditions, for people over 65, for private medical insurance, and life insurance.

Heath Lambert is a company who provide insurance to people with arthritis, through the charity Arthritis Research Campaign. Heath Lambert's affinities manager Diane Caplehorn says it is imperative that you always disclose everything and read the small print to make sure it's the right policy for you. 'We assess a person individually based on their age, health, type and severity of arthritis. We provide specialist policies, for example, life insurance if a person needs to find new cover for a mortgage, and we will be able to provide travel insurance quotes to 98 per cent of people.'

The most detailed help will come from a specialist broker who can look at your situation in detail and help you to find an appropriate policy. Before asking for a quote, check that a broker is registered with the FSA. Ask them about their training and qualifications. Make sure that they

understand the UK insurance market, and that they are offering policies from a wide range of insurers, not just two or three. Ask them for testimonials from happy customers. Brokers should simplify the small print, not add to it. Buying a policy from a broker will cost more because of the broker's fees, even if they are presented as part of the premium. 'A broker will take you through the policy when you are buying it and help in the event of a claim,' says Peter Staddon from the British

## Brokers should simplify the small print, not add to it

Insurance Brokers' Association (BIBA). Before asking you to sign anything, a broker should summarise and justify their fees and terms, and what assistance they will provide if you need to make a claim. Contact BIBA for a list of brokers that may be able to find you suitable insurance.

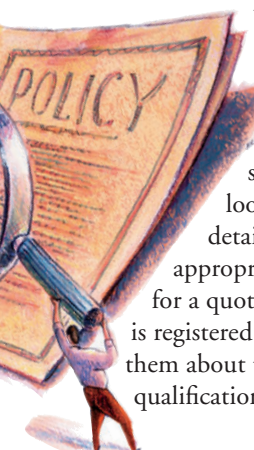
It is still worth doing your own research

## Price comparison websites for insurance policies have made online research much easier

before seeing a broker or adviser to get a sense of the price range for the policy you need. Use a search engine to look for something like 'insurance with medical conditions'. As the saying goes, don't be fooled by price.

Speak to the insurers you are thinking of using to check whether they will include your condition on the policy, and consider a company who will check medical details first. They may take longer to set up a policy and seem to ask more questions, which can increase the price. It could be worth paying, but only if you can claim for something connected with your arthritis. It is sometimes possible to get a reduced premium by agreeing to pay the first part of a claim – commonly called an 'excess' – and not claiming for smaller items.

Agents such as banks, travel agents, and more recently supermarkets, also offer a wide range of policies. Alan Brown found that his bank gave the best deal



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because as a long-term customer, they knew his situation and that his osteoarthritis was stable. 'I recently bought travel insurance for a single trip,' he says. 'It was 12 per cent more but not too much of a problem as the total premium was £60, and the bank didn't need too much detail from me.'

Before you sign a policy, check the cooling-off period (usually 14 or 30 days) so you have plenty of time to make sure the policy provides the cover you need. You should be able to get a full refund for any premiums you have paid – but check the terms and conditions.

Do not buy in a hurry, and don't buy if you can't get the full details of the policy and its small print. Ease of purchase and low price are irrelevant if legitimate claims will be rejected.

## Medical insurance

Private medical insurance is commonly used for operations like joint replacements where a person developed arthritis some time after a policy was taken out. Replacement surgery may only be available on a top level plan, rather than basic or intermediate. If you have had a policy for some time, it is well worth checking to see if your existing level of cover includes joint replacement surgery. During the past few years, medical insurance policies have given the option to select the things you want to be covered for – such as outpatient treatment to cover appointments with a rheumatologist or physiotherapist – as well as surgery.

Debbie Catt, who has osteoarthritis, had life-changing hip resurfacing operations through her private medical insurance. 'I had the top level of cover with Standard Life who paid all the fees for the operations, as well as the follow-up treatment,' she says.

It is important to check what the policy will pay for after an operation. Would physiotherapy, a full course of drugs and other treatment be covered? Another key thing to check with the insurance company is their definition of chronic and acute conditions. The ABI now requires member organisations to specify how they define and cover chronic conditions, including arthritis in the hips. Different policies will define a chronic condition differently, but broadly, it is a long-term medical condition, which is likely to continue to need regular or periodic treatment.

Steve Moody, technical manager of Norwich Union's private medical insurance, says that they look at a person's full history,

## YOUR INSURANCE CHECKLIST

### What to declare?

- Medication and any other treatment/surgery.
- Last date of specialist treatment/surgery.
- Effects of arthritis on daily life.

### A good insurer...

- Standard premium for stable conditions.
- Explains higher premiums.
- Explains details of cover.

### Making a claim

- Check your policy.
- Call the insurer fast.
- Keep records/paperwork.

### What to look for – travel insurance

- Does the policy cover your family?
- Can you get cancellation cover?
- Is there an upper age limit?

### What to look for – medical insurance

- The right level of cover.
- A personalised policy.
- Covers treatment after surgery?

### What to look for – motor insurance

- Does the DVLA know?
- Driving after surgery.
- Are modifications covered?

### What to look for – life and income protection insurance

- Will arthritis be covered?
- Accepting a change of circumstances.
- Terms of payment.

'We look at any conditions people have, how severe these are, how well they are managed, how much treatment they have received, for how long and what the outlook is. We can cover a condition that

## Do not buy in a hurry, and don't buy if you can't get full details

developed after the policy was taken out, which has become chronic, and the classic case is where a hip operation is needed.'

Private medical insurance will not usually cover a condition you have when you take out a policy. Most policies state that conditions, which become chronic will not be covered. Check this very carefully, because definitions and the timescale of



what is considered chronic will vary. Before having surgery privately, it is worth asking your GP if they would define your symptoms as chronic or acute, because this will guide the insurer when you make a claim.

There are two methods of looking at a person's medical history when they apply for medical insurance – taking full details of your medical history, and taking no details (a moratorium policy). This second option can be useful where a condition is in long-term remission. After a qualifying period with no symptoms, usually two years, any recurrences can be covered. Moratorium policies are not likely to be suitable for arthritis because they usually state that you must not have seen a GP for that condition within the qualifying period. Once you have taken out a policy, the insurer will provide a registration certificate listing the exclusions, so you know what you are



### DEBBIE CATT, 57, HAS OSTEOARTHRITIS

'I have osteoarthritis and have had both hips resurfaced very successfully, thanks to comprehensive private medical insurance. I would be covered for further treatment by my current insurer, but not with a new medical insurer because it would be classed as a pre-existing condition. I really shopped around for my travel insurance because you have to find something that's right for you at the time. I looked at specialist policies for older people, which were too expensive – although in years to come I might need them.

I found a very good annual policy through the internet and then talked to the company directly about my situation and what I needed. They asked how my arthritis is now, how many consultations I have had and if I have any more appointments. It's really important to say how your arthritis affects you.

When you get a policy, make sure you check the wording to make sure your arthritis is mentioned in the right way. Although my policy is very good, it took two attempts to get the terms of cover and description of arthritis exactly right. Don't assume that because you told the company about your condition it will be mentioned in the policy. You are responsible for making sure it's right.'

easily as your circumstances change? What happens if you miss a payment? Life or health insurance policies can include a waiver of premium if you become ill and can't meet the payments. The insurer therefore pays the premium during a period of illness or when you are claiming benefit, until you are able to return to work, the end of the policy term or retirement, whichever comes first. The insurance company may increase your premiums slightly if you choose this form of protection. Different rules apply if you are over 65, and sometimes younger, so check before purchasing the policy.

Health problems can make it harder to take advantage of more competitive premiums because a different insurer would be unlikely to provide cover for any conditions you've developed since you started your current policy because they would be seen as a pre-existing condition. If you need to take out a new policy, your arthritis has been stable for some time, and you have not had any medical appointments, it is worth asking if new

have had health insurance through your employer or that of a spouse. If you do decide to change, make sure you do not cancel your original cover until you are fully covered by the new contract.

### Travel insurance

There are specialist insurers who will cover pre-existing medical conditions and offer reasonable rates if you are over 65. Most mainstream policies will not cover pre-existing conditions and will offer standard price cover only to age 65. However, specialist cover can be more expensive, so if your arthritis is stable and you are otherwise in good health, it can be worth looking at non-specialist companies.

Insurance is a very competitive business and the same policy from different insurers can vary by hundreds of pounds, as Debbie Catt found when buying travel insurance. 'The quote from a specialist provider was quite expensive,' she says, 'so I spoke to a few other companies. The best for me was Greenbee from John Lewis Partnership. They were very helpful and knew the right questions to ask.'

Travel policies can have a lot of exclusions, and from 2009 travel agents and holiday companies will be required to explain any to you. The key ones are pre-existing medical conditions, cancellation, and loss or theft of property. If you want arthritis to be covered, you must tell the company, before you buy the policy, about your arthritis and any recent consultations or operations. It is advisable to do this even if the policy has a list of acceptable conditions. It could save going through a medical screening process, and the insurer won't be able to say that you withheld information. If they are not told, it could mean that you won't be able to

### Another key point is the flexibility of the policy

developments of arthritis would be covered. However, some insurers might allow you to switch policy without losing cover for medical conditions that are covered by your current insurer. Others will agree to cover you for these conditions after a set period if you remain free of the conditions in that time. Check this carefully with the insurer before you buy the policy, especially if you

### Check your policy carefully – travel insurance can have a lot of exclusions

covered for. Always check this carefully and contact the insurer if there are any errors.

Medical insurance premiums tend to rise faster than the rate of inflation, especially as you get older. Two ways to reduce your premiums are to agree to pay the first part of a claim – usually called an excess. This could be for each and every claim, or just the first claim over a given period. The second way is to find a policy where the age at which you join the scheme is the age you stay at, for purposes of premium calculation. This means the only premium increases you face are those caused by rising costs of medical care. This is especially useful because premiums can rise steeply as you get older.

Another key point is the flexibility of the policy. Can you reduce or increase cover

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make a claim if you need to. Alternatively, you could accept that you would not be able to make a claim related to your arthritis. If you accept any type of exclusion you should ask questions to understand exactly what you are and are not covered for. If you are receiving specialist treatment you may not be able to get cover for anything connected with arthritis – if you are not seeing a specialist, tell the insurer.

In principle, you can get cover for arthritis. Here are the wordings on pre-existing conditions taken from two policies: 'Most pre-existing conditions that last received hospital treatment over 12 months ago are covered at standard rates with no medical screening required (up to age 79 and subject to terms and conditions)'; and 'Pre-existing conditions where last hospital treatment was over three months ago but under 12 months will be subject to medical screening, but cover can often be provided at standard terms.'

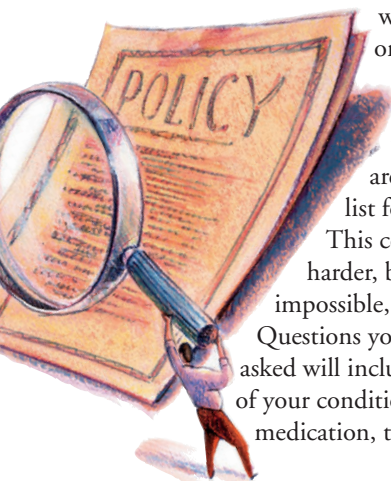
Clare Allen has rheumatoid arthritis and was able to get a standard policy for a four-month trip to Australia and New Zealand. 'Although I have a pre-existing condition, it is well controlled and it was considered to be unlikely that I would need treatment while away,' she says. It is a situation echoed by several people on Arthritis Care's online discussion forum.

Each company has its own rules about what medical conditions it covers. Patricia Moore has polymyalgia and said she found a policy with a standard premium. 'I had to really shop around for insurance for a four-week trip to New York, and was sometimes shocked by the premiums. It was much easier to talk to companies directly than to look at websites and it's well worth asking friends before you spend lots of time getting quotes.'

If your travel insurer refuses to provide the same cover when renewing a policy or after you have had an operation, you should be able to find another company

who will take you on. A lot depends on how your arthritis affects you and if you are on a waiting list for treatment. This could make it harder, but not impossible, to get cover.

Questions you are likely to be asked will include the severity of your condition, your medication, test results, the



#### PHIL SMITH, 50, HAS OSTEOARTHRITIS

'I found that mainstream insurers either wouldn't insure me at all or quoted a higher price than the holiday. I have epilepsy and have recently developed arthritis. When I tried to get travel insurance that would cover my epilepsy for a two-week holiday in Spain I had quotes of £200-300. I then contacted the charity Epilepsy Action and was able to get insurance through them. Because the company who insured me knew about the condition and specialised in providing insurance for people with epilepsy, I didn't need to have a full medical examination and go through all that. I told them about the medication I take, about any seizures and the degree of severity. I only had to pay about £20 and was fully covered for the trip.'

impact of arthritis on your daily life and general health. If a company needs more detailed information from your GP, they will ask you to sign a consent form.

#### Booking a holiday

Travel insurance purchased from a specialist company will most likely give better value and protection than insurance purchased through a travel agent or tour operator. A tour operator will sometimes need your travel insurance details before accepting your booking so it is best to get insurance first. The consumer magazine *Which* recommends coverage of at least £1 million for medical care in Europe and £2 million in the USA and the rest of the world. Travel agents and holiday companies are not governed by FSA rules that require them to give information about exclusions and offer protection if

you are sold the wrong policy. This will change from the start of 2009. The FSA says that all policies should be properly explained, with clear, accurate information about what is and is not covered, and how to make a claim, and that you have 14-day cancellation rights.

Diane Caplehorn from Heath Lambert insurers says it is important to check that a carer is included in your travel insurance policy. 'If the carer falls ill, the policy must provide for both of you to get home.' It is also important to check that you have a policy that covers any special equipment you are taking with you, such as a wheelchair. This is unlikely to be covered by a standard travel insurance policy. Check your household insurance policy to see if it covers loss of luggage as well as items such as wheelchairs when taken abroad. If not, there are specialist brokers and insurers who



### Make sure you are covered before you hit the road

can provide cover. Ask if the equipment will be insured when it is actually in transit.

You may have travel insurance offered through your credit card or current account but unless they come with comprehensive travel insurance, the cover will be limited. Don't rely on 'travel accident insurance', which is no substitute for comprehensive cover.

For travel within Europe, the European Health Insurance Card (EHIC) will entitle you to receive necessary healthcare at reduced cost (or free). But it is not a substitute for comprehensive travel insurance. Get an application form from main post offices, by calling 0845 606 2030, or applying online at [www.ehic.org.uk](http://www.ehic.org.uk)

### Life and income protection insurance

Some form of life insurance is usually purchased at the same time as a mortgage. In order to have a partial income if you are unable to work, critical illness insurance can be added to a life insurance policy, while income protection is usually separate but purchased at the same time. 'Check the terms of payment,' advises Nick Kirwan from the ABI. 'You need to know what will need to happen to you, to be able to claim on an income protection policy.' Some

policies only pay out if you are unable to do any work at all, while others will pay out if you can't do your own occupation.

If purchasing either income protection or critical illness, check the terms of cover very carefully to make sure you would be able to claim if you were unable to work because of your arthritis. As with other forms of insurance, it is important to disclose any pre-existing medical conditions and things for which you have been to see your GP. A lot will depend on whether you are considered to be affected by existing medical conditions.

Getting a life policy was fairly straightforward for Ann-Marie Hall, who has rheumatoid arthritis and Crohn's disease. 'I gave the details of my anti-TNF medication, how long I have had arthritis, and the name of my consultant. I was able to get my policy without too much trouble,' she says.

If the insurer feels you may pose a higher risk they will usually get a report from your GP or request a medical examination. It is better to do this at the beginning rather than have a claim denied because of something not being disclosed. If you are quoted a higher price for basic life insurance because of your arthritis, ask why, and shop around thoroughly.

Donna Hingley, who has osteoarthritis, said that after trying several companies, she eventually found Scottish Equitable, her current insurer. 'They were very thorough when I was applying for life insurance. They asked when I was diagnosed, when I had last seen a consultant, how many drugs I needed and which ones,' she says. 'They asked for permission to contact my doctor and for the name of my consultant. I waited a week for a decision but was accepted, and while I had to pay a higher premium, it was not too bad.'

### Car insurance

You must tell the Driver Vehicle Licensing Authority if your arthritis affects your ability to drive in any way, if you develop a new condition that has worsened since your licence was issued, or if you need your car to be modified. If you wish to wear any type of splint while driving, contact your insurance company first for advice about whether your insurance cover will be affected. After an operation, ask when you can drive again. Driving before this time will mean you may not be insured. It is important to check with your insurance company to make sure you will be covered.

If you have a Motability car or motor scooter, comprehensive insurance is provided through the scheme.

If you are planning to take your car abroad, check with your insurance company that you will be covered for the country you will be driving in. If hiring a car, check the small print very carefully because insurance through a car hire company can be very expensive.

### Long-term care insurance


Some of the day-to-day expenses of long-term care – help with dressing, washing, eating and mobility – can be met by your local council or local authority (although the level of care varies widely across the UK and is means tested). However, care home costs are your responsibility, or those of your family. One option is to prepare for these by taking out long-term care insurance. When you need help with the basic activities of daily living you can claim on the policy. Long-term care insurance, if properly arranged, should cover care in your own home, and the cost of a residential home if this were needed. Payments should also rise at least in line with inflation, rather than stay at a fixed sum.

Recent problems with long-term care insurance have led most major insurers to stop offering these policies. Long-term care is an area where good financial advice is essential because there are alternative ways to pay for care or have the premiums returned to your family if you don't end up needing it.

Contact your local council or local authority to find out what state assistance you could receive. If you are under 65 you can get Disability Living Allowance and if over 65 and need help caring for yourself, Attendance Allowance. This isn't usually affected by any savings or income you may have. For more information on benefits, see Arthritis Care's booklet *Independent Living and Arthritis*.

### Claims and complaints

There should be clear instructions in the policy documents telling you how to make a claim or complaint. Don't sign up to a policy if the details of how to make a claim or complaint are not given to you.

While it is easy to think that you are covered once you have a policy, the reality can be different. The Financial Ombudsman Service said that in 2007 about a third of health-related insurance disputes concerned non-disclosure. This occurs when an insurer refuses to pay out because they say the policy holder didn't tell them about a medical issue on the policy application, even if it had nothing to do with the claim. To minimise your  p28

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chance of having a claim rejected, disclose all relevant information on pre-existing medical conditions, check-ups or medication you are on, when taking out a policy.

With private medical insurance, you should call your insurance company before you receive any treatment to check that you will be covered by it. Most insurers insist that you do this. If an insurer refuses to cover your arthritis if they regard it as chronic, or when renewing a policy raise the premium because of a previous claim, this is not good practice. 'If this happens or if you are refused cover, ask the insurer to explain their decision to you. This applies to any form of insurance,' says Nick Kirwan from the ABI.

Travel insurance claims often require detailed documents. Obtain original bills, invoices and receipts for services and treatment you have received for any medical care. Ask the doctor or staff to be as specific as possible about the treatment or medication you were given, to date it, sign it and itemise it. The insurer may ask you for a letter from your GP to state that a hospital admission or accident wasn't the result of arthritis. Ask the insurer to pay any expenses you have for getting this.

In cases of loss or theft, policies often state that a police report must be obtained within 24 hours of an item being lost or stolen. If you need to send original documents, keep copies in case things go missing and of any letters you send. Use registered post to send invoices, receipts or reports, to get proof of receipt. Keep a record of all interactions during the claims process from start to finish – dates, times, who you spoke to, and what was said to you.

If it is a large claim, the insurer might be able to make an interim payment to you. If a claim is refused, contact the company via the procedure on the policy and ask for the claim to be reconsidered. You should first give the insurer the chance to put things right, before making a complaint, but if you are not satisfied, the next stage is to put your complaint in writing according to the procedure in your policy documents.

If you purchased a policy through a broker, go back to the broker and ask them to contact the insurer. 'If your case is still not resolved to your satisfaction then you appeal the decision,' advises Diane Caplehorn from Heath Lambert insurers. 'You take it up through the insurance company, and if needed, the Financial Ombudsman.' The ombudsman can look

#### USEFUL CONTACTS – INSURERS FOR PRE-EXISTING CONDITIONS

- **Allclear**, Tel: 08712 088579, [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)
- **Age Concern**, Tel: 0845 685 1058, [www.ageconcern.org.uk/AgeConcern/insurance.asp](http://www.ageconcern.org.uk/AgeConcern/insurance.asp)
- **Columbus**, Tel: 0800 083 9503, [www.columbusdirect.com](http://www.columbusdirect.com)
- **Cover My Travels**, Tel: 0800 917 7829, [www.covermytravels.co.uk](http://www.covermytravels.co.uk)
- **En Route Insurance**, Tel: 0800 783 7245, [www.enrouteinsurance.co.uk](http://www.enrouteinsurance.co.uk)
- **Essential Travel**, Tel: 0845 803 5434, <http://insurance.essentialtravel.co.uk>
- **Extrasure**, Tel: 01242 518300, [www.extrasureonline.co.uk](http://www.extrasureonline.co.uk)
- **Freedom Insurance**, Tel: 01223 454290, [www.freedominsure.co.uk](http://www.freedominsure.co.uk)
- **Freespirit**, Tel: 0845 230 5000, [www.free-spirit.com](http://www.free-spirit.com)
- **Heath Lambert** (through Arthritis Research Campaign), Tel: 01603 828284, [www.arc.org.uk/getinvolved/uniqueinsuranceservices.asp](http://www.arc.org.uk/getinvolved/uniqueinsuranceservices.asp)
- **Insure For All**, Tel: 0845 880 0694, [www.insureforall.com](http://www.insureforall.com)
- **Medici Travel Insurance**, Tel: 0845 880 0168, [www.medicitravel.com](http://www.medicitravel.com)
- **Medicover**, Tel: 0870 735 3600, [www.medi-cover.co.uk](http://www.medi-cover.co.uk)
- **Motability**, Tel: 0845 456 4566, [www.motability.co.uk](http://www.motability.co.uk)
- **Risk Placement Services**, Tel: 0118 912 2900, [www.riskplacement.com](http://www.riskplacement.com)
- **The Insurance Surgery**, Tel: 0800 083 2829, [www.the-insurance-surgery.co.uk](http://www.the-insurance-surgery.co.uk)
- **SAGA**, Tel: 0800 015 8055 (Travel), 0800 857857 (Medical), [www.saga.co.uk](http://www.saga.co.uk)
- **Travelplan Direct**, Tel 0844 412 3110, [www.travelplandirectinsurance.com](http://www.travelplandirectinsurance.com)

#### USEFUL CONTACTS – INSURANCE BODIES

- **Association of British Insurers**, Tel: 020 7600 3333, [www.abi.org.uk](http://www.abi.org.uk)
- **British Insurance Brokers Association**, Tel: 0901 814 0015 (premium rate number), [www.biba.org.uk](http://www.biba.org.uk)
- **Financial Services Authority**, Tel: 0845 606 1234, [www.fsa.gov.uk](http://www.fsa.gov.uk)

at things independently and the decision will be binding to an insurance company. The service is free to consumers.'

### Disability discrimination protection

The Disability Discrimination Act (DDA) 2005 has led to a greater awareness of the need to look at the effects of a person's disability or medical condition in more detail, rather than assume that a person will be more likely to make a claim just because they have arthritis. Under the DDA it is unlawful for an insurer to charge a disabled person more for an insurance policy, without evidence that they present a greater insurance risk than a non-disabled person in the same situation. The key word here is evidence. An insurance company can justify different treatment if it has based its decision to charge an increased premium on sound medical evidence and reliable statistical data.

The DDA gives protection from being refused insurance but not always from higher premiums. The ABI say it is perfectly reasonable for a policy to exclude arthritis that already exists, but still cover new developments of it. In practice, an insurer may charge you more if there is evidence that the effects of your arthritis

make you more likely to make a claim. They must take the details of your situation into account when deciding whether to offer you a policy and what the premium and exclusions would be.

As well as the terms on which insurance is offered, the DDA also requires insurers to provide their services in a non-discriminatory way – for staff to be aware of disabilities – and to provide reasonable help for a disabled person.

The ABI code of practice states that people with a mobility impairment should be offered alternative ways of getting insurance services. These could include home visits, or a postal, telephone or internet based service. The code asks insurers to ensure that people with mobility problems who are making a claim are given a fair opportunity to attend medical examinations.

As ever, the basic principles of insurance apply – the greater the likelihood of a claim, the higher the premium. Every insurer will have a slightly different view about covering medical conditions. Follow all the advice to check what you are really covered for. **an**

*Disclaimer: In providing this information, Arthritis Care is not endorsing any insurance product or provider. You should always obtain professional advice for your situation.*