

Insurance and IBD

Introduction

Many people with Inflammatory Bowel Disease (IBD), which includes Ulcerative Colitis and Crohn's Disease, contact the Information Service because they are having difficulty finding a company who will provide life cover, travel, critical illness, mortgage protection or health insurance. If they are offered insurance it can be more expensive than if they did not have an ongoing (chronic) condition such as IBD.

Not all insurance companies are well informed about IBD and some can be reluctant to provide cover for people with ongoing conditions as they are perceived to be a 'bad risk'.

The cover and benefits provided will not be the same from all the providers. You should be aware of this and 'read the small print' to be sure that the policy is good value and meets your needs.

If you have IBD or any other ongoing condition it may not occur to you to mention it when you are arranging insurance. If the insurance company fails to ask and you do not read the conditions of your policy you may not realise that your condition is excluded, or that the policy may be invalid, until you need to make a claim.

Anyone who has had surgery or a hospital admission within the last few years, or is waiting for the results of investigations, may find it particularly difficult or expensive to obtain insurance. Routine visits to consultants to monitor your condition are usually disregarded.

Holiday Insurance

Whether a holiday is being booked in this country or abroad you may wish to arrange insurance to cover cancellation due to ill health. A flare up can occur at any time

and, although medical treatment would not be a problem for a UK resident holidaying in this country, the cost of accommodation and transport cancelled at short notice could incur financial loss.

Since there is a risk for anyone of falling ill or having an accident while on holiday you may also wish to arrange insurance to cover this risk. Although UK travellers in Europe are covered for some of their treatment by the European Health Insurance Card (EHIC) this will not cover all the potential costs incurred. Full details are on the leaflets available from Post Offices or see the Department of Health website for health advice for travellers:

www.dh.gov.uk/travellers.

Health care in America is extremely expensive and consequently you may consider that adequate insurance is essential.

Australia has special health arrangements for people from the UK and there is detailed information about this on the Australian Crohn's and Colitis Association website: www.acca.net.au.

Free insurance provided by the tour operator or your credit card or bank is unlikely to cover people with ongoing conditions. This will be explained in the

terms and conditions of the policy. However, the insurers will sometimes extend the cover to include ongoing conditions for a modest additional cost so it is well worth exploring this possibility.

You may want to consider using the same insurance company for all the people in your party. If a problem should arise it may be easier to change arrangements if only one company is involved. For example, the entire holiday may need to be cancelled if one member of the party is taken ill before leaving. Or if someone is taken ill during the holiday return flights may need to be arranged for everyone once the patient has recovered. In the event of a cancellation or other problems, if members of the group are with different companies some may be covered and others may not.

Some insurance companies expect you to confirm with your doctor that you are fit to travel. If your doctor advises against it (or probably would if you asked them) it could invalidate your insurance.

Additional medical conditions, your age and your destination will all have an impact on your application and the cost of insurance.

Health Insurance/Critical Illness Cover

This type of insurance usually only covers acute problems and most companies offering private medical insurance will automatically exclude any claims relating to a pre-existing condition. Some companies will be less than enthusiastic about providing cover at all.

However there are a few companies who are more flexible and will look at each case on an individual basis. The life insurance brokers on the attached list may be able to suggest some sympathetic companies.

Life Insurance

There are different types of life cover; mortgage protection, term assurances and flexible whole life plans. It may be worthwhile to discuss your life insurance requirements with an independent financial adviser to be sure you are choosing the right type of policy for your needs.

Income Protection

Although it is possible to arrange income protection to cover unemployment due to redundancy, liquidation or bankruptcy, any sickness or disability cover would usually exclude any pre-existing conditions.

Further Information

Various sites on the web have useful information about different types of insurance which can be accessed without taking out a policy with the company. These include:

The British Insurers Brokers Association:
www.biba.org.uk

Although the internet is a valuable source of information, it is often more effective to see an independent financial adviser or telephone the individual insurance companies to actually arrange your insurance cover. Discussing your needs with a 'real person' allows greater flexibility and the opportunity to ensure that the adviser or the insurers fully understand your requirements and provide an appropriate policy.

A list of insurance companies is available from the NACC office and the website. Although NACC cannot recommend any particular company, these insurers have been suggested by members who have found them helpful. If you use any of them you should satisfy yourself that any policy you are offered meets your needs and is competitively priced.

If you have any further queries please call the **NACC Information line** on **0845 130 2233**. The line is open **Monday to Friday from 10am – 1pm** (excluding Bank Holidays). There is an answerphone service outside of these hours.

© **NACC 2009**

Insurance and IBD - Edition 3
Last review December 2009
Next review 2012

NACC publications are research based and produced in consultation with patients, NACC medical advisers and other health or associated professionals. They are prepared as general information on a subject with suggestions on how to manage particular situations, but they are not intended to replace specific advice from your own doctor or any other professional. NACC does not endorse or recommend any products mentioned.

We hope that you have found the information helpful and relevant. We welcome any comments from readers, or suggestions for improvements. Please send your comments to Helen Terry at NACC, 4 Beaumont House, St Albans, Herts AL1 5HH – or email h.terry@nacc.org.uk.

The National Association for Colitis and Crohn's Disease (NACC) is a voluntary Association, established in 1979, which has 30,000 members and 70 Groups throughout the United Kingdom.

Membership of the Association costs £12 a year. Additional donations to help the work of the Association are always welcomed.

Insurance Companies Suggested by Members and Other Organisations

Please be aware that, although we check that these companies provide cover for people with ongoing conditions, their ability to cover you will vary according to your personal circumstances and the underwriter's conditions at the time.

NACC cannot recommend or endorse any particular insurance companies.

Although most of the companies have websites we would suggest that you apply by telephone. Individual circumstances vary and people with IBD need to discuss their personal insurance requirements to ensure that they have adequate cover.

Name and Website	Telephone	Notes: NL No upper age limit, ST Single trip age limit, AC Annual cover age limit
Travel Insurance:		
Age UK www.ageuk.org.uk	0845 601 2234	NL
Able2travel www.able2travel.com	0845 839 9345	ST79; AC69
Asda (Good for USA) www.asdafinance.com	0845 300 5773	ST69
AllClear Insurance Services (AllClear Plus Policy) www.allcleartravel.co.uk	0845 250 5250	ST no limit AC worldwide 65 Europe 70
Chartwell Insurance www.chargwellinsurance.co.uk	0208 958 0900/01	ST79; AC64
Club Direct (Good for USA) www.clubdirect.com	0800 083 2466	AC74 Max age depends on policy; some up to 99
Columbus Direct (good for USA) www.columbusdirect.com	0800 068 0060	ST99; AC74
Direct Line www.directline.com	0845 246 8704	ST no limit up to 42 days; AC64
Direct Travel Insurance www.direct-travel.co.uk	0845 605 2700	Maximum age 75 on all policies

NACC, 4 Beaumont House, Sutton Road, St Albans, Hertfordshire AL1 5HH
 Information Service: 0845 130 2233 Administration: 01727 830038 Fax: 01727 862550
 Email: nacc@nacc.org.uk Website: www.nacc.org.uk

Charity registered in England Number 1117148. Charity registered in Scotland Number SC038632.
 A company limited by guarantee in England: company number 5973370

FlexiCover Direct www.flexicover.co.uk	0845 223 4500	ST100; AC85
Freedom www.freedominsurance.co.uk	0870 774 3760	ST85; AC worldwide 75 Europe 69
Free Spirit www.free-spirit.com	0845 230 5000	No limit
Health Care Partners www.hcpl.co.uk	0870 759 4032	ST85; AC75
Insure and Go www.insurandgo.com	0870 901 3674	Maximum age 75 on all policies
Insurance Surgery www.the-insurance-surgery.co.uk	0800 083 2829	(website gives instant suggestion of companies to try)
J. D. Travel	0168 985 9102	Maximum Age 89 on all policies
Newton Lee (good for USA and worldwide) www.newtonlee.co.uk	0800 072 0294	ST; NL; AC75
Orbis www.orbisinsurance.co.uk	0142 422 0110	ST99; AC75
Saga (for over 50s) www.saga.co.uk	0800 056 5464	NL
Sainsbury's Travel Insurance www.sainsburysbank.co.uk	0845 300 3190	ST80; (USA & Canada 75); AC75
Tesco Travel Insurance (Policies in store or on web exclude pre-existing conditions)	0845 246 1894	ST; NL on policies arranged by telephone
VentureSure Travel Insurance (will consider USA) www.venturesure.co.uk	0845 233 3521	AC85; NL
Wisemans www.laterlife.com	0178 424 2138	AC85
WorldWide Travel Services	0189 283 3338	NL

Life Insurance:	
Santander	0500 117 711
Friends Provident www.friendsprovident.co.uk	0800 000 080
CBG Financial Services www.gfbaskeyfield.co.uk	0162 561 022
Insurance Surgery www.the-insurance-surgery.co.uk	0800 849 6444
Lloyds Bank (Scottish Widows via local branch of bank)	0142 422 0110
Orbis www.orbis-insure.co.uk	0142 422 0110
Origen Financial Services (Matthew Spence)	0844 209 3444

Wedding Insurance:	
Towergate Risk Solutions www.towergate.co.uk	0844 736 8326

Financial Associations:	
British Insurance Brokers Association (BIBA) www.biba.org.uk	0870 950 1790
Insurance Ombudsman Bureau www.financial-ombudsman.org.uk	0845 080 1800