

Insurance and IBD

Introduction

If you have Crohn's Disease or Ulcerative Colitis (collectively known as Inflammatory Bowel Disease or IBD) you may have difficulty finding insurance cover. Having a chronic (ongoing) condition such as IBD can mean that the insurance you are offered is more expensive. This information sheet looks at the different types of insurance, and how to go about finding the best option for you.

Do I have to tell the insurance company about my IBD?

Not all insurance companies are well informed about IBD, and they may not ask about your condition when you first contact them. It may not occur to you to mention your IBD to the insurance company when you are arranging your insurance. However, if you do not mention it, you may find that your insurance is invalid, or that you have problems should you need to make a claim.

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 covers your IBD and any other needs or requirements you may have.

What will the insurance company ask me?

Most insurance companies will probably ask you questions about your medical condition in general. They may then ask you more specific questions about your IBD, such as whether you have been admitted into hospital within the last two years, whether you have had surgery, or whether you are on medication. It is possible that you may need to get a medical report from your doctor.

It may be more difficult or expensive to find insurance if you have had surgery or been admitted into hospital within the last few years. This may also be the case if you are waiting for the results of investigations. However, routine visits to consultants to monitor your condition are generally disregarded by many companies.

Holiday and Travel Insurance

If you are going on holiday in the UK, you may wish to arrange for travel insurance, in case for example, a flare up prevents you from travelling or means you have to cut short your holiday. Although medical treatment should not be a problem for a UK resident holidaying in this country, cancelling accommodation and transport at short notice could mean a financial loss.

UK travellers in Europe can apply for a free European Health Insurance Card (EHIC), which may cover some of their treatment. However, this may not cover all the costs you might incur. The NHS recommends that everyone has full travel insurance as well. More details are available at:

www.nhs.uk/nhsengland/Healthcareabroad/pages/Healthcareabroad.aspx

Some countries outside Europe, for example Australia, have reciprocal health agreements with the UK. These agreements can cover the cost of urgent or immediate medical treatment. However, the range of treatments may be more restricted than in the NHS, and the agreement will not cover the cost of helping you return to the UK. This may mean that you wish to have a valid travel insurance policy.

Healthcare in countries without an agreement with the UK can be extremely expensive. An example is the USA.

Many people feel that this makes full insurance essential. You may wish to phone several different insurance companies in order to get the best priced insurance.

Free insurance provided by a tour operator, your credit card or bank is usually unlikely to cover 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.

If you are going on holiday with a group of people, you may wish to consider all using the same insurance company. If there is a problem it may be easier to change arrangements if only one company is involved. If you use different companies and then have a problem and have to cancel or change something, you may find that some people are covered while others are not.

Many insurance companies will 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 may also have an impact on your application and the cost of your insurance.

For more information on travelling with Crohn's Disease or Ulcerative Colitis, you may find it helpful to look at our information sheet *Travel and IBD*. For more information, contact our information line, or visit our website www.crohnsandcolitis.org.uk

Health Insurance/Critical Illness Cover

This type of insurance usually only covers acute problems. Most companies offering private medical insurance will automatically exclude any claims relating to a pre-existing condition. This would

usually include IBD and also certain IBD-related conditions such as arthritis.

However, there may be a few companies who are more flexible and will look at each case on an individual basis. It may be worth ringing some of the companies on the attached list, to see if they can help you.

Life Assurance

There are several different types of life cover, such as mortgage protection, term assurance and flexible whole life plans, and you may find it helpful to discuss your requirements with an IFA (independent financial adviser) to be sure you get the right type of policy for your needs. Life Assurance companies tend to look at applications on an individual basis. You may find that the price of your policy is related to the severity of your disease, and that you are more likely to get insurance if your IBD is well controlled.

Income Protection

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

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 talk to an independent financial adviser or to phone the individual insurance companies to actually arrange your insurance cover. Talking to a 'real person' helps the insurers to see what you need, and give you the best policy.

Member-Recommended Insurance Companies

Crohn's and Colitis UK cannot recommend or endorse any particular insurance company or policy. However, we have drawn up a list of companies suggested by members who have found them helpful in the past. The list is attached to this leaflet as pages 4-6. Please note that if you use any of the companies listed, it is up to you to satisfy yourself that any policy you are offered meets your needs and is competitively priced.

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

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Companies List 2012

Crohn's and Colitis UK publications are research based and produced in consultation with patients, 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. Crohn's and Colitis UK 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. References or details of the research on which this publication is based, and details of any conflicts of interest, can be obtained from Crohn's and Colitis UK at the address below. Please send your comments to

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Crohn's and Colitis UK is the working name for the National Association for Colitis and Crohn's Disease (NACC). 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. New members who are on lower incomes due to their health or employment circumstances may join at a lower rate. Additional donations to help our work are always welcomed.

Insurance Companies Suggested by Members and Other Organisations

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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.

Crohn's and Colitis UK 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:		
Atlas Direct www.atlasdirect.net	0844 482 3400	Under 65 ST up to 365 days Short ST 79
Able2travel www.able2travel.com	0845 839 9345	ST 79; AC 69
Age UK www.ageuk.org.uk	0845 601 2234	NL
Asda (Good for USA) www.asdafinance.com	0800 519 9936	ST 69
AllClear Insurance Services (AllClear Plus Policy) www.allcleartravel.co.uk	0845 250 5250	ST no limit AC worldwide 65 Europe 70
Chartwell Insurance www.chartwellinsurance.co.uk	08080 772 266	ST 79; AC 64
Club Direct (Good for USA) www.clubdirect.com	0800 083 2466	AC 74 Max age depends on policy; some up to 99
Columbus Direct (good for USA) www.columbusdirect.com	0800 068 0060	ST 99; AC 74

Direct Line www.directline.com	0845 246 8704	ST no limit up to 42 days; AC74
Direct Travel Insurance www.direct-travel.co.uk	0845 605 2700	Maximum age 75 on all policies
FlexiCover Direct www.flexicover.co.uk	0845 223 4500 0800 093 9495	Up to 75 ST 100 days Over 75 ST 31 days
Freedom www.freedominsure.co.uk	0870 774 3760 0122 344 6914	ST 85; AC worldwide 75 Europe 69
Free Spirit www.free-spirit.com	0845 230 5000	No limit
Health Care Partners www.avantitravelinsurance.co.uk	0870 759 4032 0137 6560 800	ST 85; AC 75
Insure and Go www.insureandgo.com	0844 888 2787	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 www.jdtravelinsurance.co.uk	0844 247 4749	Maximum Age depends on policy
Newton Lee (good for USA and worldwide) www.newtonlee.co.uk	0800 072 0294 0800 954 0174	ST; NL; AC 79
Orbis www.orbisinsurance.co.uk	0142 421 5315	ST 99; AC 75
Saga (for over 50s) www.saga.co.uk	0800 015 8055	NL
Sainsbury's Travel Insurance www.sainsburysbank.co.uk	0845 300 3190	ST 80; (USA & Canada 65); AC 75 (not world wide)
Travel Insurance Guide www.travelinsuranceguide.org.uk	No phone number	Holiday cover plus long stay (eg gap year) AC 85
WorldWide Travel Services www.worldwideinsure.com	0189 283 3338	NL

Life Insurance:	
Freedom www.freedominsure.co.uk	0122 345 4290
Friends Life www.friendslife.co.uk	0800 000 080
Insurance Surgery www.the-insurance-surgery.co.uk	0800 849 6444
Orbis www.orbis-insure.co.uk	0142 421 5315
Origen Financial Services (Matthew Spence)	0844 209 3444

Wedding Insurance:	
Towergate Risk Solutions www.towergateinsurance.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

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