

It can be more costly for a disabled person to get insurance because insurance companies see this person as a greater risk. Insurance is based on risk - the insurance company is insuring you against the chance of something happening (e.g. you being burgled). This risk is assessed by an underwriter and they decide if a premium is set or not to insure you. If you live in an area that is notorious for burglaries, you can expect to pay high premiums on your house insurance. Similarly, if you have been hospitalized for example with bladder problems over the past few years and it happens again whilst you are on holiday your holiday insurance company is unlikely to cover you for it. Always tell an insurance company if you are aware of any circumstances likely to affect your cover, either when you are taking out your policy and when you renew, as they could then refuse to pay any money on grounds of non-disclosure. The Disability Discrimination Act 1995 came in to force for insurance in December 1996. It has made it illegal for insurance companies to deal with disabled customers on less favorable terms than non-disabled customers without justification. To be considered as justified, decisions must have been made by using statistical data (e.g. statistics on risks associated with various disabilities) or other reliable information. If you feel that you are being unfairly discriminated against by your insurer it is up to them to prove that there is an additional risk, the disabled person only needs to show that less favorable treatment has taken place not that there is not an additional risk. Below are details of some insurance underwriters and some specialist insurance brokers / intermediaries. However we do not recommend one firm over another and cannot be held responsible for any actions taken/advice given by these firms.

GENERAL INSURANCE

Chapman Hurst Insurance

6 Chapel Street Court
Poulton-le-Fylde
FY6 7BH

Tel: 01253 884419

Marrs Insurance Brokers Limited,

Refuge House,
9-10 River Front,
Enfield, EN1 3SZ

Tel: 020 8366 2222 **Fax:** 020 8366 8955

E-mail: marrs@marrs.co.uk

Website: www.marrs.co.uk

HOME/ HOUSEHOLD INSURANCE:

Home insurance can often be extended to include wheelchairs.

Co-operative Insurance Society Ltd

Chief Office, Miller St
Manchester M60 0AL

Tel: 0161 832 8686 **Fax:** 0161 837 4048

E-mail: cis@cis.co.uk

Motability Select

(Underwritten by Royal and Sun Alliance)

Bowling Mill, Dean Clough
Halifax HX3 5WA

Tel: 0800 7830061 **Fax:** 01422 325447

Chartwell Insurance

Disabled Drivers' Insurance Bureau, Chartwell House
292-294 Hale Lane
Edgware, Middlesex
HA8 8NP

Tel (Freephone) 0800 652 4652

Tel: 020 8958 0900 Fax: 020 8958 3220

Website: www.chartwellinsurance.co.uk

Chartwell Insurance have developed a range of policies that meet the particular needs of disabled people. Types of policy offered include the following:

- Wheelchair accessible vehicle insurance.
- Tailor-made, low-cost motor insurance which offers additional benefits such as daily transport allowance, 'new for old' on your vehicle adaptation, cover for your wheelchair whilst in vehicle, cover for carers who drive for you.
- Household buildings and contents cover
- Wheelchair, powerchair and scooter cover (3 different levels of cover available).
- Travel insurance
- Commercial insurance - including home working.

CAR INSURANCE

AA Insurance Services Ltd

Jays Close, Viables
Basingstoke, Hants
R22 4SB

Tel: 01256 474585 **Fax:** 01256 474585

Website: www.sonybiz.net

En Route Insurance Consultants

Grove Mills, Cranbrook Road
Hawkhurst, Cranbrook, Kent TN18 4AS

Tel: 0800 783 7245

Boncaster LTD

Library House, New Road,
Brentwood
Essex, CM14 4GD

Tel: 01277 200100 **Alexander Forbes Mobility Services**

4th Floor, Higham House,
New Bridge Street West
Newcastle upon Tyne NE1 8AN

Tel: 0845 602 8000 **Fax:** 0191 261 3060

Website: www.alexanderforbes.com

Consumer Insurance Services

2 Osbornes Court, High Street South
Olney, Buckinghamshire
MK46 4AA

Tel: 01234 713535

Chard Insurance Services

15 Holyroad Street, Chard
Somerset, TA20 2AH

Tel: 01460 61373

WHEELCHAIR INSURANCE

Fish Insurance Services

3-4 Riversway Business Village
Navigation Way, Aston, Preston
Lancs PR2 2YP

Tel: 01772 724442 **Fax:** 01772 733773

Alexander Forbes

4th Floor
Higham House
New Bridge Street West
Newcastle Upon Tyne
NE1 8AN

If you have your wheelchair or mobility scooter insured with Alexander Forbes Mobility Services, you can take out additional insurance to cover against mechanical or electrical breakdown as a result of an accident, tyre puncture or flat battery. Recovery service will transport the vehicle and individual to either home address or local mobility dealer up to a maximum distance of 20 miles.

Tel: 0845 602 8000 **Fax:** 0191 261 3060 **E-mail:** mobility@forbes.co.uk

Web: www.alexanderforbes.co.uk

MBL Insurance – Mark Bates Limited

Premier House
Harlaxton Road
Grantham
Lincolnshire NG31 7JX

Insure against mobility products breaking down, i.e. Scooters, Wheelchairs etc. Offer a full recovery service. The service is called Premier Care Mobility Scheme, Insurance and Breakdown; special protection for mobility products.

Tel: 01476 593887

HOLIDAY INSURANCE

Emergency medical treatment (but not routine or continuing treatment) is covered in European Community countries if you have an E111 form, you will receive care on the same terms as the nationals of the country you are visiting. To get an E111 form contact the Main Post Office in your area and ask for booklet T4. (Do not rely on the E111 form alone - holiday insurance is still essential). The UK has arrangements with some countries outside of the EC for urgent medical treatment to be provided at either a reduced cost or free. We have been told that the following companies specialize in arranging travel policies for disabled people or those with ongoing health problems. Some of the companies do ask for a doctor's letter to confirm that you are fit to travel.

Be sure to check that your insurance covers any pre-existing medical conditions

J And M Insurance Services (UK) Plc

Peregrine House, Falconry Court, Bakers Lane,
Epping, Essex CM16 5BQ

Tel: 01992 566950

E mail: travel@jmi.co.uk or jmi@jmi.co.uk

Web: www.jmi.co.uk

Freedom Insurance Services Limited

Richmond House
16-20 Regent Street
Cambridge
CB2 1DB

Tel: 0870 774 3760

Web: www.freedominsure.co.uk

Travelability

Peregrine House, Falconry Court, Bakers Lane,
Epping, Essex CM16 5BQ

Tel: 01992 566950

E mail: travel@jmi.co.uk or jmi@jmi.co.uk

Web: www.jmi.co.uk

Venturesure

West House, 1st Floor,
46 High Street,

Orpington, Kent BR6 0JQ

Tel: 020 8295 1234 **Fax:** 01689 892221

Freephone: 0800 181532

E-mail: info@venturesure.co.uk

Travelcare

C.H. Facilities Ltd

PO Box 56, Poulton-le-Fylde

FY6 7BH

Tel: 0870 7506711 **Fax:** 0870 7506712

E mail: insure@ch-travelcare.co.uk

Web: www.ch-travelcare.co.uk

Travel insurance for disabled people

There are many different types of travel insurance available. You will need to decide what type of cover you require and check thoroughly that the policy you choose suits your needs.

As well as the 'usual' types of cover, for example, flight delays and theft of belongings, there are other things to check when choosing an insurance policy. These include cover:

- for any medical costs that arise from your impairment - as many policies do not cover claims arising from 'pre-existing medical conditions'

- if an airline is unable to carry you for any reason, for example, a change of plane type to one that is not accessible

It is advisable to take out travel insurance even if you are travelling within the UK. This is especially important if you are taking special equipment such as wheelchairs or in the likelihood of you needing medical attention, which may cut short your holiday.

Medical information

Standard insurance cover excludes claims resulting from a pre-existing medical condition.

However, it's important to declare any pre-existing medical conditions when arranging insurance.

This refers to any illness or health problem that existed or has been diagnosed prior to you going on holiday. The insurance company may ask for specific details, or your doctor may need to complete a form stating that you are fit to travel. You may be asked to sign a form stating that you are not, for example, awaiting treatment.

Equipment

If you need to take expensive disability equipment with you, make sure that it is insured for loss or damage. Mobility aids – including wheelchairs and scooters - are unlikely to be covered by standard travel insurance policies. You may have to pay an extra premium. Sometimes your household insurance may provide cover for these items.

Specialist insurance?

Most insurance companies offer cover to disabled people that meets their needs. However, some insurers do not cover people who have a severe medical condition or a history of mental illness.

You may need to arrange cover with a specialist insurer. A specialist insurer may be right for you if you are travelling outside the UK for a long period of time.

The Disability Discrimination Act (DDA) 1995 places duties on providers of services in the UK not to discriminate unjustifiably against disabled people for a reason related to their disability. Travel insurance companies have duties under the DDA, but special rules apply to insurers.

Companies/Organisations offering policies that may be of particular interest to disabled people.

Age Concern Insurance Services

Garrod House,
Chaldon Road,
Caterham,
Surrey CR3 5YZ
Tel: 0845 601 2234

Help the Aged

Freephone holiday insurance: 0800 413180

VentureSure Single trip Travel Insurance (formerly known as Travelcare Ltd)

68 High Street,
Chislehurst,
Kent,
BR7 5AQ
Freephone Helpline: 0800 181532

Travelability

14-16 Guilford Street,
LONDON
WC1N 1DW
Tel: 020 7446 7626
Fax: 020 7446 7664

Leisurecare Insurance Services

Century House,
100 High Street,
Cricklade,
Wiltshire,
SN6 6AA
Tel: 01793 750 150
Fax: 01793 750 661

MORTGAGES

Abilityonline

(Offer mortgages to people on disability benefits)

10 Glenalmond Road
Wallasey, Merseyside CH44 ODB

Tel/Fax: 0151 678 2288

Web: www.abilityonline.net

E-mail: morgages@estateweb.net

LIFE INSURANCE, PERMANENT HEALTH INSURANCE, PERSONAL ACCIDENT AND SICKNESS INSURANCE

If you need professional advice about life insurance or permanent health insurance look for an independent adviser who will not be tied to a particular company and who must meet set standards. To find an independent financial adviser look in the Yellow Pages under Financial Advisers or you can contact:

The Financial Services Authority

25 The North Colonnade
Canary Wharf,
London E14 5HS

The role of the FSA is to regulate and authorize financial organizations in the UK. The FSA itself can provide basic information and advice on a variety of financial services, including pensions, mortgages and Individual Savings Accounts (ISAs) to clients. If it cannot help, it may be able to advise the client whom s/he can contact to obtain more detailed information on an issue. The FSA does not deal with specific consumer complaints, recommend firms or give financial advice. In order to get a list of three registered independent financial advisers in your area please ring:

Tel: 0845 606 1234

Fax: 020 7676 9713

E-mail: consumerhelp@fsa.gov.uk

Web: www.fsa.gov.uk/consumer

Independent Financial Adviser Promotions (IFAP)

2nd Floor
117 Farringdon Rd
London EC1R 3BX

They will also include a list of questions a client should ask to their advisors. Insurers should avoid charging disabled people higher premium where there is no evidence to justify this. The financial ombudsman, when deciding on complaints, will be able to take into account whether the insurer followed the guidelines or not. Whilst guide sets out when a person can be charged a higher premium, it also says that insurers should explain why they have refused someone cover. Please ring **020 7600 3333** for a free copy of ***A life and Disability Insurance's Guide***

Tel: 0800 085 3250

Web: www.unbiased.co.uk

Insurance for Personal Assistants or other help you might employ

You can usually include this type of insurance in your household insurance cover. Tell your Insurance Company that you are about to employ a Personal Assistant who will have a key to your home and that you want your policy to include Employer's Liability Insurance.

This is a legally compulsory insurance for all employers. The Employer's Liability Insurance should cover both paid and unpaid personal assistants and if necessary employees of other services you use in your home. For example, if you occasionally use a local authority scheme they should have their own insurance cover but it is wise to check on this every time. You may also want to insure yourself against injury caused to you by your personal assistant. Such negligence may have to be proved in a court before any payment can be made and you will almost certainly have to pay an additional premium for including it on your household insurance policy.

It is also possible to have Carer Insurance so that if your carer were to fall ill whilst you are both on holiday it would be possible for you to pay for additional help and reclaim some/all of these costs back from the insurer. Remember that for all types of insurance you are entitled to ask the broker what commission s/he is getting from the insurance company concerned. This can get rid of any doubts you might have about the broker's motives for recommending one policy rather than another. Also ask if there will be any handling or administration charge, how much this is and why the charge will be made. It is also a good idea to ask questions about how long it takes to sort a claim and especially to find out what it will cover (as well as what it will not), read the small print. Most modern policies are in plain English so are easier to understand.

Insurance Brokers dealing with Personal Assistants Insurance

Fish Insurance Group,
Fish Insurance House,
3-4 Riversway Business Village,
Navigation Way,
Preston PR2 2YP

Tel: 01772 724442 **Fax:** 01772 733773

MCIS Ltd,
Church Court,
Cox Street,
St Paul's Square,
Birmingham B3 1RD

Tel: 0121 233 2722

Fax: 0121 233 0405

Web: www.mcsiltd.co.uk

HOW TO COMPLAIN

If you are not satisfied with the response of the general manager of the company you are dealing with, you must find out if the insurance company is a member of the Association of British Insurers (ABI) by contacting the ABI. Although the ABI is only a trade association and has no legal power over its members, the insurance company will respond to any complaints sent by the AB.

The Association of British Insurers

51 Gresham Street, London EC2V 7HQ

Although the ABI is only a trade association and has no legal power over its members, the insurance company will respond to any complaints sent by the ABI to the company about their handling of the client's problem. However, clients should be made aware that the ABI does not negotiate with the insurance company over complaints.

Tel: 020 7600 3333

Fax: 020 7696 8999

E-Mail: info@abi.org.uk

Web: www.abi.org.uk

The Financial Services Authority

25 The North Colonnade
Canary Wharf
London E14 5HS

The role of the FSA is to regulate and authorize financial organizations in the UK. The FSA itself can provide basic information and advice on a variety of financial services, including pensions, mortgages and Individual Savings Accounts (ISAs) to clients. If it cannot help, it may be able to advise the client whom s/he can contact to obtain more detailed information on an issue. The FSA aims to maintain efficient, orderly and clean financial markets and help retail consumers achieve a fair deal

Tel: 020 7066 1000

Consumer Helpline: 0845 606 1234

E-mail: consumerhelp@fsa.gov.uk

Website: www.fsa.gov.uk/consumer

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall,
London E14 9SR

OB deals with insurance with an investment element such as life insurance.

Tel: 020 7964 1000

Fax: 020 7964 1001

Enquiries line: 0845 080 1800

E-Mail: enquiries@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

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