

# European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) was previously known as the E111 card.



Is valid in all European Economic Area (EEA) countries including Switzerland and allows access to state provided healthcare, at a reduced cost or sometimes free of charge. It allows you access to the same health-care that residents of that individual country have

## REMEMBER!

It is important to note that the EHIC is NOT an alternative to Travel Insurance. It will not cover any private medical healthcare or the cost of other things like mountain rescue, or the cost of getting you back home. It also doesn't cover lost

For further information see the NHS website – [www.nhs.uk](http://www.nhs.uk)

## Further Information

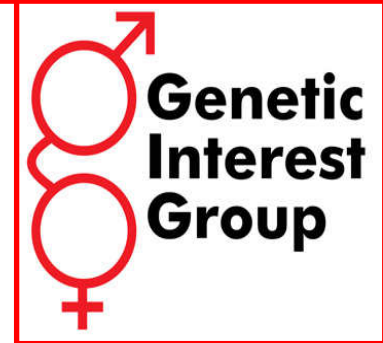
For more complex conditions, you may need to explain further detail about the condition itself and how it is managed - specialist brokers may have more experience and could represent better value. Organisations such as the ABI or BIBA could help find specialist companies:

- **The Association of British Insurers (ABI)**  
51 Gresham Street  
London  
EC2V 7HQ  
Tel: 020 7600 3333  
Fax: 020 7696 8999  
Email: [info@abi.org.uk](mailto:info@abi.org.uk)
- **The British Insurance Brokers Association (BIBA)**  
8th Floor John Stow House  
18 Bevis Marks  
London  
EC3A 7JB  
Tel: 0870 950 1790  
Fax: 020 7626 9676  
Email: [enquiries@biba.org.uk](mailto:enquiries@biba.org.uk)
- **Which?**  
Tel: 01992 822800  
Fax: 020 7770 7485  
[www.which.co.uk/advice/getting-the-right-travel-insurance/index.jsp](http://www.which.co.uk/advice/getting-the-right-travel-insurance/index.jsp)
- **Genetic Interest Group**  
Unit 4D, Leroy House,  
436 Essex Road  
London N1 3QP  
Tel: :0207 704 3141  
Fax: 020 7359 1447  
Email: [Mail@gig.org.uk](mailto:Mail@gig.org.uk)



# A Holiday Risk?

## The 5P's guide to Travel insurance



# Travel Insurance

Travel insurance is vital and should be considered an essential part of your trip. There are many different ways to purchase a travel insurance policy - online, via an insurance broker, or through a company directly.

A recent study by Sainsbury's found that 500,000 people with medical conditions travelled abroad without valid travel insurance, because most failed to tell their insurer about their condition.

## **REMEMBER!**

**As a rule of thumb, try to get a policy covering the minimum of:**

- £2 million for medical expenses
- £1 million personal liability
- £3-5000 cancellation cover
- £1500 baggage
- £250 cash

**15.4 million people in the UK have a long-term medical condition**

# 5 P's Guide to Travel Insurance

**Guidance.** - When it comes to travel insurance it is always worth remembering the **5 P's**

## **1) Pre-Existing Medical Condition**

It is important to tell insurers about any pre-existing medical condition or disability you may have, Be it asthma or allergies, it could all affect your policy. It is also advisable to talk to your insurer if you are diagnosed with a medical condition or seek treatment *after* you have bought a policy.

**2) Planning** Travel insurance should be considered as soon as, if not before, you book your trip. It is vital that you are covered for emergency medical treatment abroad and to ensure you are able to get home should something happen. **Always remember** if you plan any hazardous pursuits, such as skiing or paragliding that you get these included on your policy.

**3) Product** It is important to understand what you are buying and what cover you have. You can buy policies to cover worldwide cover or just the place you are visiting. If you make two or three trips abroad a year, it may work out cheaper to take out an annual policy rather than single trips.

**4) Price** The price of travel insurance varies greatly and depends on many different variables including where you are travelling to, your age your health. It is important to shop around to find the best deal. Which? provides a best buy guide on their website. You can buy travel insurance at a variety of places, however the cheapest can generally be found online.

**5) Print** It is always advisable to check the small print of your policy. Always ensure you are covered for medical and repatriation costs, so that if the worst does happen, your medical fees will be paid and you will be able to get home. Always take your insurance documents with you and keep them safe.

## **REMEMBER!**

**You must always check the small print of any policies you may have as a benefit with your bank or credit card to ensure you are covered. You should always take details of your travel insurance with you and call the provider as soon as possible if you need to make a claim.**

