

# European Health Insurance Card (EHIC)



The European Health Insurance Card (EHIC) replaced the E111 card. The EHIC is valid within the European Economic Area (EEA) which includes the European Union countries: Iceland, Liechtenstein and Norway. Switzerland also has an agreement in place with the European Union to accept the EHIC. It allows access to healthcare, free of charge or at a reduced cost. It enables you to access the same care that residents of the country you are visiting receive. It is customary in many countries to charge for certain services or products such as medication or personal care which the EHIC does not cover. It is therefore important that you have travel insurance as well as your EHIC.

The EHIC also does not cover the repatriation (returning you home) cost if you become unwell or have an accident. Many commercial airline operators will refuse to let sick or injured travellers on board, leaving you stranded if you have no travel insurance.

## Further Information

For more complex conditions, specialist brokers may have more experience and could represent better value. Organisations such as the Association of British Insurers (ABI) or the British Insurance Brokers Association (BIBA) could help you to find specialist companies:

### The Association of British Insurers

[www.abi.org.uk](http://www.abi.org.uk)

Tel: 020 7600 3333

Email: [info@abi.org.uk](mailto:info@abi.org.uk)

### The British Insurance Brokers Association

[www.biba.org.uk](http://www.biba.org.uk)

Tel: 0870 950 1790

Email: [enquiries@biba.org.uk](mailto:enquiries@biba.org.uk)

### European Health Insurance Card

[www.ehic.org.uk](http://www.ehic.org.uk)

Tel: 0845 606 2030

### Which?

[www.which.co.uk](http://www.which.co.uk)

Tel: 01992 822800

Or check out the following weblink:

[tiny.cc/travelcover](http://tiny.cc/travelcover)

### Genetic Alliance UK

[www.geneticalliance.org.uk](http://www.geneticalliance.org.uk)

Tel: 020 7704 3141

Email: [mail@geneticalliance.org.uk](mailto:mail@geneticalliance.org.uk)

Part of a range of information produced by Genetic Alliance UK. More publications available on the website.

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## A Guide to Travel Insurance

## Holiday Risk?

# 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: directly through a travel insurance provider or via an insurance broker. The policy may be purchased online, over the telephone, travel agency or shop.

A 2009 study by Sainsbury's Travel Insurance\*, found that nearly 1.3 million people with pre-existing medical conditions travelled abroad, but did not tell their travel insurers about their health issues. If you do not advise your travel insurance company of a pre-existing medical condition, you do not have cover.

It is also important to ensure you check the details of your policy for what is and is not included.

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

- £2 million for medical expenses
- £1 million personal liability
- £3,000-£5,000 cancellation cover
- £1,500 baggage £250 cash



# 5 Ps Guide To Travel Insurance

When it comes to choosing the best travel insurance product for you it is always worth remembering the 5 Ps:

## Pre-Existing Medical Condition

- Always inform insurers about any pre-existing medical condition or disability you may have.
- Inform the insurance company about any medication you may be taking with you.
- Inform your insurer if you are diagnosed with a medical condition or seek treatment even after you have bought a policy.

## 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 also to ensure you are repatriated (returned home) safely.
- If you plan to undertake any hazardous pursuits, such as skiing or paragliding, ensure your travel insurance policy covers such activities.

## Product

- It is important to understand what cover is included in the travel insurance policy you are buying.
- Travel Insurance may cover worldwide travel, or may be specific to a single country destination.
- If you make several trips a year, it may work out cheaper to take out an annual cover rather than a single trip policy.

## Price

- Travel insurance premiums vary greatly and can depend on many different factors, such as: your age, health and where you are travelling to.
- Some insurers provide extra cover for events such as airline bankruptcy or natural disasters for an extra fee.
- Comparing different providers will help you to find the best price, but remember, the cheapest may not always be the best policy for you.

## Print

- It is always advisable to check the small print of your policy.
- 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 return home.
- Always take your insurance documents with you and keep them safe. Many insurance companies have a 24-hour emergency assistance helpline and this should be your first port of call if you encounter a serious problem.

Medical costs abroad can be very expensive with a broken leg costing anything from £10,000-£25,000 to treat. The cost of getting you home can be another £25,000 on top. This is why travel insurance is such an important part of a holiday.