

HELP IMPROVE PATIENT ACCESS TO TRAVEL INSURANCE.



Trying to obtain reasonably priced travel insurance once you have been diagnosed with a critical illness can be frustrating. I speak from firsthand experience having suffered the discrimination that does exist among insurers when I was diagnosed with breast cancer in 2005. I tried to get a week's holiday in France with my family, and was horrified at the premiums quoted – three times the price of the actual holiday in some cases!

No one could explain why the premiums were so high but as an insurance broker myself, it became obvious I was being rated on the perceived risk of cancer not the actual risk. This is why we have set up insurancewith - to tackle the issues surrounding not only breast cancer but all conditions where the risk is not being assessed correctly.

To do this, we need **consumer champions** to help us understand your condition. The key points for affordable travel insurance are:

- Travel insurers don't understand your condition, and are unwilling to listen when you try to explain your problems
- Rates for travel insurance seem to be based on the perception of your illness rather than the reality
- The customer understands their illness and its limitations better than most, sometimes even better than the insurers doctors!
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With your help we can offer a fair, bespoke rating for your travel insurance policy because you can help us understand the **true risk** of travelling with your condition not the perceived risk

In order to reach the people to whom this subject is important to, Insurancewith has teamed up with The Genetic Interest Group. GIG is working with Insurancewith to find consumer champions within its membership. We hope that by working with those affected by conditions directly we will help people to access the appropriate levels of travel insurance.

doing more than just insurance
Insurancewith

Can you be a consumer champion for your condition?

Please email insurancewith@infinityinsurance.co.uk if you are able to help or would like to find out about what is involved.

