



Living with osteoporosis: travel insurance

What is osteoporosis?

Osteoporosis occurs when the struts which make up the mesh-like structure within bones become thin causing them to become fragile and break easily, often following a minor bump or fall. These broken bones are often referred to as 'fragility fractures'. The terms 'fracture' and 'broken bone' mean the same thing. Although fractures can occur in different parts of the body, the wrists, hips and spine are most commonly affected. It is these broken bones or fractures which can lead to the pain associated with osteoporosis. Spinal fractures can also cause loss of height and curvature of the spine.

Why do I need travel Insurance?

There are many reasons why you should consider buying travel insurance which includes cover for cancellation, medical expenses, repatriation and lost and stolen possessions. According to the Association of British Insurers (ABI), not all travel-insurance policies are the same, so it is really important to decide on the level of cover you need and check that the policy you buy gives you what you were expecting.

Medical emergencies and repatriation are the most common and expensive reasons for travel claims and also the most important reason for taking out cover, so it's essential to know that any costs you incur following a medical emergency will be covered.

Why can getting travel insurance be a problem if you have osteoporosis?

Having a diagnosis of osteoporosis or a low bone density means you have a higher risk of fracture (breaking bones).

If you fracture a bone whilst on holiday this might mean you need medical treatment or an overnight stay in a hospital and you will usually incur extra costs as a result. It could even have an impact on your return journey to the UK.

For example if you have a hip fracture you may no longer be able to take your scheduled flight, you might need an extra seat to rest your leg on or may even need to be brought home by a specialist air ambulance.

If you experience a spinal compression fracture when on holiday, this can be very painful and whilst there may be no need for a hospital admission you may require a visit to a doctor to get adequate pain relief. Again this could make your return journey to the UK more difficult depending on where you are and how long the flight is. The insurance company will take these factors into account when assessing your risk of making a claim and may well increase your premiums to account for them or occasionally may refuse to cover you.

Do I need to let my insurance company know that I have low bone density, osteoporosis and/ or fractures?

Yes, you must tell your insurer about your medical history because if you don't, they may not pay a related claim should you need to make one. Tell your insurer about any pre-existing conditions, recurring illness or injuries, current, on-going or lifelong conditions and any previous surgery you have had. Even if you think it might not be relevant tell your insurer and they will let you know if it is important.

Having low bone density is of course only one of many 'risk factors' for fracture so your insurer may ask questions about your other risk factors too to establish how high your fracture risk really is. For instance, if you have low bone density and are older, especially after 75 or if you have already had a 'fragility fracture,' then you are much more likely to have another fracture. Your premium may increase. If you feel this is unfair it may be useful to discuss this with your insurer.

What does the European Health Insurance Card cover?

Many people assume that a European Health Insurance Card (EHIC) will cover the costs of treatment in the European Union state hospitals in the European Economic Area (EEA) or Switzerland, but this is not quite true. While it's important to carry your EHIC card at all times, it will only provide the same benefits that residents of that country receive and will not cover repatriation. The level of benefit provided by the EHIC varies from country to country. In some countries residents pay a percentage of any medical bills, so relying on the EHIC in those countries will result in a person paying the same percentage as a local resident. This may or may not include the cost of board and lodging if you are a patient in hospital.

It is free to apply for an EHIC if you live within the UK but residents of the Channel Islands and the Isle of Man are not eligible. Remember that the EHIC card is only valid for five years, so please check that it is still in date before you travel as renewing it is also free. It is important to remember that the Foreign Office, British Embassy or High Commission will not pay for any of your medical expenses or repatriation costs.

How do I get a European Health Insurance Card (EHIC)?

If you are travelling within the EEA the first thing to do is to make sure you get your free EHIC. You can apply for this via the NHS Business Services Authority website or by phoning the automated service on 0300 3301 1350. You can apply for yourself, your partner and any dependent children in full time education under the age of 19. Each person you apply for will need to provide their full name, date of birth and national insurance or NHS number (CHI number in Scotland or Health and Social Care number in Northern Ireland).

Do countries outside of the European Economic Area (EEA) have any reciprocal arrangements with the UK?

The UK does have limited reciprocal arrangements with some non-EEA countries and if you need emergency medical treatment it can be provided at a reduced cost or even free. For example, in Australia you can register with the Medicare system on arrival in the country, which would entitle you to reciprocal healthcare during your stay. This, though, would not cover the cost of repatriation and the level of cover does vary from country to country.

You can find out more about the arrangements with individual countries via the NHS choices website, but the general advice would be that it is best to take out a travel insurance policy to cover all eventualities if at all possible.

What medical costs would a travel insurance policy cover?

The following advice and guidance is produced by the Association of British Insurers (ABI). The first point to remember is to make sure that you have full cover for emergency medical costs and other associated costs. Medical emergencies that policies **do** cover include:

- Unforeseen illness, injury or accident
- Repatriation to the UK where the time required to recover from the medical problem results in missing a booked flight home. This would also include the cost of stretcher, costs for a doctor or nurse to escort you home, and space on a chartered plane or air ambulance, if medically necessary. Remember, if you have an arm or leg in plaster, you may need an additional seat on a flight home, and that will add to the cost
- Temporary emergency dental treatment for the relief of immediate pain
- In the event of death, travel insurance covers the costs of burial or cremation abroad or bringing the body home. The insurer can also provide help and support in making all the necessary arrangements through an international funeral director.

Medical emergencies that **might be** covered include sports and activities classed as high risk. Some may be covered at no additional cost, some may only be covered when you pay an additional premium and others may not be covered at all.

Medical emergencies that policies **do not** cover include:

- Claims relating to existing medical conditions that have not been declared and accepted by the insurer
- Medical costs arising from injuries sustained as a result of consuming excessive amounts of alcohol or illegal drugs which resulted in behaving irresponsibly or taking unnecessary risks
- Cover for medical bills if the policyholder chooses to stay abroad after the treating doctor and insurance company doctor agree that the policyholder is fit to return home

- Medical conditions connected to your failure to take your prescribed medication or get vaccinations and other preventative measures (such as malaria tablets) advised for the country being visited.

What are the dangers of travelling without proper cover?

If something goes wrong and you are not insured the resulting problems could well cause you and your family a lot of stress and money. The latest Foreign and Commonwealth Offices (FCO) factsheet on the importance of taking out travel insurance states that the average claim for a personal accident is £7,500. If you fall and break your hip, the estimated cost of treatment in a Spanish hospital would be £15,000. The cost of treatments in countries such as the USA and Canada would probably be far more.

Will I need to complete a medical screening process to get cover?

Approximately 90% of travel insurance companies use the same medical screening system. This system was developed by a doctor and most of the questions require a yes or no answer. If you declare low bone density you will be asked two main questions:

- How many bones have you broken in the last 5 years: 0, 1 to 2 or over 2?
- Have you had any vertebral (spinal compression) fractures?

These questions will help the insurer to evaluate your risk of sustaining a fracture whilst on holiday, making a claim and the potential cost of that claim. The screening system is able to add up to ten medical conditions for each person and you can do it online or on the telephone depending on your preference. If you tell the insurer something that does not increase your risk of making a claim then it will not increase your premium.

Consider policies which allow you to increase the amount of your excess payment (i.e. you would pay the first £250 on any claim instead of £100) as this can reduce the final cost of the policy.

When you receive your travel insurance documents to check that you have declared all of your pre-existing medical conditions and that everything you declared has been covered within the policy. Remember: if you are not happy with the policy, you have 14 days in which you can cancel it if you want to.

Holiday cancellation cover should be standard on all policies but it can be taken off if you ask. This may reduce your premium, but if you had to cancel your holiday any money you have paid for it will be lost.

I have had multiple fractures (broken bones). Can I still get cover?

Yes, but obviously your premium may be increased to account for this. If you answer yes to having had spinal compression fractures you will then be asked further questions about how this has affected your day-to-day activities and what treatment you have for it e.g. how many pain relieving medicines do you take for your back? These questions will help the insurer to evaluate your risk and the answers given may increase your premium.

Do I need to inform my insurer about any changes to my health?

If you have booked your holiday and taken out travel insurance you must tell your insurer about any changes to your health that happen before you go away.

They will then reassess the situation and confirm whether or not this is covered and if there is an additional premium required.

I am 75 years old soon, can I still get travel insurance?

Travel insurance should be available to everybody, no matter what age you are. Certainly age is a factor that insurers use to assess risk and work out how much you will need to pay for cover and on what terms that cover is offered. Some companies design policies for a specific age group and may have upper age limits. If a company is unable to insure you, do ask them to signpost you (give you the contact details) to one that can. In 2012, the insurance industry introduced a “signposting agreement” in return for being able to keep maximum age limits on policies. This means that if a company cannot insure you it should “signpost” you to an alternative provider without being prompted.

Should I include all members of the party I am travelling with on the same policy?

This may well be sensible especially if the other members of your party would not want to continue with the holiday if you were unable to do so. Couples, family and group travel insurance policies are available and some insurers will offer free cover for family members under the age of 18.

If you have a carer who helps you with your day to day needs and they are coming on holiday with you, make sure you take out a policy that will cover you if something happens to your carer. Some companies would consider this a social problem and would not cover it, hence you could be left with no-one to help you.

I have travel insurance cover as part of a packaged bank account, will this cover me?

Not necessarily. These type of bank accounts can be given various names; paid for, gold, premium, upgraded or reward accounts and generally they all include a range of benefits including travel insurance for which the customer pays between £5 and £25 each month. These can work well, as long as you know what you are covered for and how much it is costing you.

In terms of travel insurance you may find there are upper age limits or exclusions for a pre-existing medical condition. So you need to check with your provider if they will give you cover for your holiday. Some may refuse, whilst others may include pre-existing medical conditions if you make an extra payment. Unfortunately there are no 'top up' policies available, (for example your bank account insurance covers the holiday but you have a separate policy for your osteoporosis) you will need to buy a complete separate policy if you cannot get cover for your pre-existing medical condition through your bank account.

What should I do if I need emergency medical treatment abroad?

Your policy documentation will provide you with a telephone number for an emergency medical assistance company should you need medical help abroad. Keep this number to hand as they will be able to deal with enquiries 24 hours a day. If you are in the EU you should present your EHIC card and ask for treatment which is provided under the reciprocal health scheme that the UK has with that country.

In the event of an emergency you should obviously get to the nearest medical facility and then contact your insurer as soon as possible. You should not be asked to hand over your passport in order to receive medical treatment, but if you are concerned or it is confiscated, you should contact the British Embassy or Consulate.

In some countries you may have to pay for treatment or investigations up front and then claim the cost back from your insurer when you get home.

If that could be the case for you, it might be advisable to make sure you take a credit card or similar with you just in case you incur costs that you would be unable to pay with cash.

What do I need to consider before booking my holiday?

- Who will you be travelling with?
- How long will the holiday be for?
- Where are you planning on going?
- What are the medical facilities like there?
- How will you be getting there?
- How long will the journey take?
- What are you planning on doing while you are there?
- If you are going on a cruise, which destinations will the ship be calling at? (some destinations may have poor medical facilities)
- Is the accommodation suitable for my needs?

What information will I need to have to hand when talking to the insurance company?

- Where you are going on holiday, who you are going with and for how long
- The overall cost and type of holiday you have booked
- Details of any medical conditions that need to be declared for each person being covered under the policy
- Dates of any recent hospital admissions or consultations and outstanding treatment
- Knowledge of any medications needed for each condition in case you are asked to give details
- If you have had any fractures due to your osteoporosis
- Details of any equipment, e.g. a wheelchair, that will need to go with you on holiday
- Ask your doctor to provide detailed information for you before talking to the insurance company if you are unsure.

Tips to remember

- Use a reputable company or broker or contact the British Insurance Brokers' Association (BIBA) for help in finding a broker
- Be honest with your insurer, many calls are recorded so if you have to make a claim and have not declared any pre-existing medical conditions you may not be covered
- When you receive your documents check that you have declared all of your pre-existing medical conditions and that everything you declared has been covered within the policy
- Remember you have 14 days in which you can cancel the policy if you want to
- Take a copy of all the documents with you on holiday
- Take enough medications with you for the duration of your holiday and some extras just in case
- Consider putting your medications in your hand luggage (just in case your suitcase gets lost) but be careful if you have any liquid treatments as there will be limits as to how much you can take on board.
- Take a copy of your prescription from your doctor, this may be useful if you lose or run out of medications
- Some airlines might require a 'fit to fly' form, please talk to your doctor if you think this might apply to you
- If you need help getting onto the plane, speak to your airline and request assistance
- Take any equipment such as sticks, crutches or wheelchairs with you. There may be none available at the resort you are going to
- Have fun and enjoy your holiday!!!

The Royal Osteoporosis Society does not endorse or work with any of these companies

The charity cannot guarantee you will be able to get travel insurance and you may find that the cost and type of cover available will vary depending on where you are travelling. When you contact the companies you will be asked to complete a medical screening process and you may wish to discuss this with your GP before purchasing to ensure you have all the details of any relevant information available.

We update the information on this leaflet every 12 months and we are keen to make sure we list companies that can offer affordable travel insurance cover for those people with osteoporosis. We cannot accept any liability for any loss or damage resulting from any inaccuracy in this information or third party information such as that on websites which we have linked to. If you would like to share an experience that you have had with any of these companies or others, good or bad, please let us know.

We cannot guarantee we will include every company that is recommended but we do review the list regularly.

Travel insurance companies and brokers who offer cover for pre-existing medical conditions

The following list of companies that provide travel insurance is not exhaustive but each one has been recommended by people who have osteoporosis as they may provide cover for all age groups and those with pre-existing medical conditions.

Useful contacts

Automobile Association Travel Insurance

Cover is available to customers permanently living in the UK on a single, couple or family basis for a single trip and annual multi trip policies, up to the age of 79.

0808 169 1195
theaa.com

Age UK

Age UK Travel Insurance has no upper age limit and you can cover your pre-existing medical conditions wherever possible. Age UK Travel Insurance is provided by Ageas Insurance Limited.

0800 389 4852
ageuk.org.uk

Avanti

Specialist provider of travel insurance for the over 50s, as well as travel insurance for those with pre-existing medical conditions.

0800 043 0814
avantitravelinsurance.co.uk

British Insurance Brokers Association

BIBA can put you in contact with an Insurance broker (a professional firm regulated by the Financial Conduct Authority (FCA)), whose prime purpose is to help customers find suitable cost effective travel insurance. In the case of people contacting BIBA with pre-existing medical conditions they often give out details for All clear options (www.allcleartravel.co.uk) who provide a comparison website from various companies, all with one screening process. They will then transfer you to a specialist broker who is best placed to help.

0370 950 1790
biba.org.uk

Flexicover

Offer Single Trip & Annual Multi-trip policies up to age 85 and can provide optional cover for over 2,000 medical conditions.

0800 093 9495
flexicover.co.uk

Good to Go

Can offer travel insurance cover for pre-existing medical conditions of all types and have no upper age limit on policies.

0330 024 9297
goodtogoinurance.com

Insure and go

Have no upper age limit for policies and can consider any medical conditions you might have.

0330 400 1383
insureandgo.com

John Lewis

Annual Multi-Trip Travel Insurance is only available to people under 74 years old. There's no upper age limit on Single Trip Travel Insurance. Depending on the level of cover taken they can include a wide variety of preexisting medical conditions as long as you declare them.

0800 953 2552
johnlewis-insurance.com

Just Travel Cover

Provides a quick and easy way to compare travel insurance cover for pre-existing medical conditions and travel insurance for travellers who are over 65. You can choose between Gold, Silver and Bronze cover.

0800 988 2832
justtravelcover.com

Lets Go insure.co.uk (NJ Heritage)

Offer a variety of travel insurance policies.

01702 427265
letsgoinsure.co.uk

MIA

Have designed a specialist policy called Clear2Go which has no age limit and can cover pre-existing medical conditions. They can provide full cover but only by telephoning them. Can only give cover from 60 days before travel and your doctor needs to have deemed you fit for travel.

0800 999 3333
miatravelinsurance.co.uk

Nationwide Flex Plus travel insurance

FlexPlus or FlexAccount customers may be able to benefit from this insurance cover.

0800 051 0164
nationwide.co.uk

RIAS

Specialist in providing cover for the over 50s. Can cover pre-existing medical conditions if these have been declared and any additional premium paid.

0345 045 1320
rias.co.uk/travel-insurance

Saga

Cover for over 50s with no upper age limit. Will cover most pre-existing medical conditions.

0800 015 0757

saga.co.uk

Santander

Available to all but Santander customers get 20% discount.

0800 519 9921

santandertravelinsurance.co.uk

Ski Club of Great Britain

Travel insurance with automatic cover for winter sports.

0300 303 2610

skiclubinsurance.co.uk

Staysure

Cover including pre-existing medical conditions up to the age of 85.

0800 033 4902

staysure.co.uk

This information reflects current evidence and best practice but is not intended to replace the medical advice provided by your own doctor or other healthcare professional.

This is one of many information resources available about osteoporosis and bone health. View the range at **theros.org.uk** and order more by calling us on **01761 471 771** or emailing **info@theros.org.uk**

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For osteoporosis information and support contact our free specialist nurse Helpline:

 **nurses@theros.org.uk**

 **0808 800 0035**

This information is provided free of charge. If you would like to become a member or support the charity with a donation, please go online or call us:

 **theros.org.uk**

 **01761 473 287**



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