

# TRAVEL INSURANCE INFORMATION

**We are often asked about purchasing travel insurance which gives suitable cover for the TOF condition.**

As a charity, it would not be appropriate for us to recommend a particular insurance provider.

The majority of TOF children and adults will be covered by standard insurance policies but you must inform the insurance of the condition at the time of purchasing the policy. Those with more complex needs may require specialist insurance.

Parents of TOF children, and in some cases TOF adults, may however find the information below useful when looking for suitable travel insurance. It is provided by the “Money Advice Service” which is government sponsored agency.

**Statement from The Money Advice Service** [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

We help people manage their money. We do this directly through our own free and impartial advice service. We also work in partnership with other organisations to help people make the most of their money. We are an independent service, set up by government.

## Buying insurance if you're ill or disabled

**Buying the right insurance policy at an affordable price can be tricky if you have a disability or health condition. This page summarises what you need to know to get the best policy for your needs at a decent price.**

### Your legal rights

Insurance companies are not allowed to refuse to insure you because you're disabled or offer you worse terms than other customers. However, they can apply special conditions or charge you extra for a policy if they can show that there's a greater risk of you needing to make a claim.

### Who does disability legislation apply to?

Even if you don't think of yourself as a disabled person, you may have the legal right not to be discriminated against because of your condition. For example, if you have:

- a physical health condition such as cancer, MS or HIV
- a mental illness such as depression

The legislation applies to anyone who has 'a physical or mental impairment that has a substantial and long-term adverse effect' on their ability to carry out day-to-day activities.

Find out more about disability discrimination on the [Citizens Advice Bureau website](http://www.citizensadvice.org.uk).

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## Travel Insurance

### Things to check when buying travel insurance

If you have a health condition or a disability – referred to by insurers as a ‘pre-existing condition’ – you need to take particular care when shopping around for travel insurance. If you don’t disclose information about your condition when asked by the insurance company, your insurance could be invalid.

You should also check that the policy covers any expensive equipment you need to take with you.

### Where to buy travel insurance if you’re disabled or have a medical condition

Some insurance companies sell policies designed specifically for disabled people or people with health conditions. You can find many of these by doing an internet search. Alternatively, you might want to use a specialist broker to do a search of the market for you and recommend a suitable policy. The British Insurance Brokers’ Association (BIBA) has a database of brokers that you can search by disability or medical condition.

Find a specialist insurance broker by using the [BIBA Find a Broker service](#).

Or you could look at the recommendations published by Which? and Martin Lewis.

See insurance recommendations for people with medical conditions from the [Which? website](#).

Check ‘Cover for pre-existing conditions’ on the [MoneySavingExpert website](#).

### How to check your travel insurance policy

If you want to check that the policy you’re about to buy is good enough, we’ve come up with a list of features and levels of cover for you to check it against.

[Travel insurance – what does a good policy look like?](#)