

Holiday hike

People with medical conditions are angry about wildly differing travel insurance quotes

William's family trip to Euro Disney nearly didn't happen because of huge insurance quotes



Some people with medical conditions are deciding not to go on holiday or are considering forgoing travel insurance because of exorbitant quotes.

Which? members have contacted us to say that they're having problems getting insured, and a survey by patient organisation the Genetic Interest Group (GIG) found that 41% of the 150 members polled found it difficult or very difficult to get travel insurance.

The family of 10-year-old William Davis (left) felt penalised because of his genetic condition and complex health problems. Three providers quoted his mum Paula around £500 to cover the family of four's £1,000 weekend trip to Euro Disney, which meant she considered cancelling the trip or travelling uninsured. Thankfully, William got to enjoy his holiday after hours of searching turned up a specialist insurer who covered them for only £108.

Which? members David and Claire Bell decided not to go on their planned

three-week trip to the US after they were quoted between £596 and £2,008 for cover. The sticking point is David's well-controlled depression. David told us: 'The online forms ask if I have seen a psychiatrist. I have to say 'yes', although it was 35 years ago. Then they refuse me.'

Graeme Trudgill from the British Insurance Brokers Association (BIBA) says: 'Less helpful companies can quote prohibitively. A specialist broker will take a detailed medical history to evaluate risk accurately.'

TAKE ACTION

- Be open and honest about your medical condition.
- Don't rule out 'one size fits all' internet or high-street policies, but don't settle for silly premiums. To find a specialist broker, contact BIBA (www.biba.org.uk; 0870 950 1790).
- For more advice, read GIG's useful leaflet on getting insured at www.gig.org.uk.

Rate GP surgeries online

Patients in England are now able to rate their local GP surgery online on areas such as telephone

access, appointment availability and whether they were treated with dignity and respect by staff.

Patients can already leave feedback on their local hospital using the NHS Choices website, and this was extended to cover GP surgeries from October.

As our survey results show (see left), there is certainly a demand for this service.

Which? health policy adviser Claire Lilley said: 'Patient feedback has great potential, but it relies on management taking the comments seriously and encouraging as many patients as possible to use it.'

To leave feedback, go to www.nhs.uk, type in your postcode, and click the name of the GP practice that you want to leave feedback on.

Source: We surveyed 2,571 Which? online panel members in September 2009.

40%

of Which? members who tried to find information on the quality of GP practices in the last year found it difficult

61%

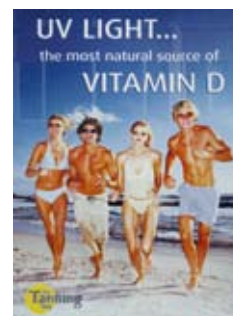
of members in England would find patient feedback useful in choosing a GP practice

Sunbed ad concerns

England-wide chain The Tanning Shop has been selling sunbed treatment as having health benefits, while not mentioning research indications of potential harm. We think this is irresponsible.

A shop window poster (right) and the company's website say that UV light is 'the most natural source of vitamin D'. While this is true, we believe it minimises the health risks associated with sunbed use – which outweigh any benefits, according to independent expert advisory group the Committee on Medical Aspects of Radiation in the Environment (COMARE).

The Tanning Shop's managing director Adam Mooney said the poster



may have over-emphasised the vitamin D aspect to correct 'an imbalance' in media-reporting, and that the shop's safety procedures meant that it promoted a responsible approach.

Skin cancer is increasing in the UK, and COMARE associates this with sunbed use. The UK government is considering introducing regulation, as already exists in Scotland.