

**'WE CLAIMED BACK £5,500'****Jo and David Slater** *London*

When Jo Slater and her husband David were planning a holiday, she told her travel insurer, Columbus, that she was eight weeks pregnant with twins. The insurer said that this was not a problem.

Unfortunately, Jo was later forced to cancel the holiday after complications developed as a result of her pregnancy and she became too ill to travel.

Jo lodged an insurance claim, but the Claims Settlement Agency (CSA), which handles claims for Columbus, rejected it on the grounds that Jo knew she was pregnant when booking the holiday.

Jo protested that this was never in dispute, but again her claim was rejected. She persisted, with the support of her GP, but the company again rejected her claim.

Jo says the matter was finally resolved in her favour after she informed the company that Which? was looking into the matter, and she received a payment of £5,500.

Jo told us: 'We felt incredibly relieved to finally have our claim paid out – obviously, every penny counts at the moment.'

'We're sure that the mention of Which? helped, and we'd say to anyone else in this position, "Don't take no for an answer."'

# Travel insurance

## Best Buys

If you've got a medical condition, it can be difficult to get travel cover – and premiums can be high. We've rounded up the best deals

If you have a permanent or recurring illness, you may be shocked by how much some companies will try to charge you for travel insurance. When Which? compared prices, Virgin Money told us it would charge £1,551 for an annual policy to cover a 70-year-old with a slipped disc travelling to Europe.

**which? MONEY SAVER** An annual policy from Best Buy Intune would cost £71 – £1,480 less than Virgin's policy.

When buying travel insurance, you must declare any information that could lead to a claim and answer any questions the insurer asks. Some insurers cater specifically for people with pre-existing medical conditions, but they may request a letter from your doctor saying that you are fit to travel.

**Our findings**

We asked 106 insurers to provide quotes for an annual policy (Europe) for a 70-year-old with high blood pressure, diabetes or a slipped disc.

■ Some insurers and brokers, such as BIBA, Golfguard, Intune and Saga, provide cover for a range of medical problems at no extra cost, but said the price could increase considerably depending on the severity of the condition.

■ Other insurers, such as Elect Travel, will automatically exclude cover for pre-existing conditions. Some insurers

require you to answer medical screening questions before they can quote.

■ Insurers that quoted for the conditions listed above, but increased their premiums, did so by an average of £10.

If you're struggling to find suitable travel insurance, have been given a steep quote or have a complicated medical history, it's worth trying a specialist insurer such as All Clear, Freespirit or Freedom Travel. Alternatively, you could find a broker through the British Insurance Brokers' Association (BIBA) (0870 950 1790; [www.biba.org.uk](http://www.biba.org.uk)).

**Excesses**

The standard excess on most policies is typically between £35 and £75 for each section (medical, baggage and so on). However, Insurewithease (bronze policy) and OUL Direct charge much more (£100 to £250), so they're not in our Best Buy tables (opposite). If you're not worried about the high excess, these policies cost less than our top Best Buys for single-trip and annual cover.

Some policies will waive the excess for medical claims if you use your European Health Insurance Card (EHIC) to get medical treatment while travelling in the EU. But don't just rely on this. Always get adequate travel insurance cover, too. Go to [www.which.co.uk/travelinsurance](http://www.which.co.uk/travelinsurance) for more Best Buys.

SINGLE-TRIP POLICIES	BEST BUYS				
	SEVEN DAYS EUROPE (£)	15 DAYS EUROPE (£)	24 DAYS WORLDWIDE (£) <sup>e</sup>	MAX AGE (YRS) PREMIUM APPLIES	PRE-EXISTING CONDITIONS
<b>ADULT</b>					
<b>TRAVEL INSURANCE WEB</b>	8 <sup>a,b</sup>	9 <sup>a,b</sup>	X	49	
<b>ATLAS DIRECT Gold</b>	8	10	X	54	
<b>PRIMARY DIRECT Standard</b>	8 <sup>c</sup>	10 <sup>c</sup>	X	55	
<b>SWIFTCOVER</b>	X	10 <sup>a</sup>	X	49	
<b>YOURTRAVELCOVER.COM</b>	X	X	19 <sup>a</sup>	55	
<b>65 TO 69 YEARS</b>					
<b>KARMA INSURANCE</b>	16	18	40	69	✓
<b>EGG</b>	X	19	X	74	
<b>70 TO 74 YEARS</b>					
<b>ADMIRAL</b>	X	X	54	75	
<b>EGG</b>	17	19	X	74	
<b>INSURE FOR TRAVEL</b>	18 <sup>a</sup>	21 <sup>a</sup>	X	74	
<b>75 TO 79 YEARS</b>					
<b>COLUMBUS DIRECT Super</b>	21	30	X	79	
<b>ELECT TRAVEL Platinum</b>	25 <sup>a</sup>	X	76 <sup>a</sup>	79	
<b>GOLFGUARD</b>	25 <sup>c</sup>	30 <sup>c</sup>	80 <sup>c</sup>	79	✓
<b>80+ YEARS</b>					
<b>INSURE FOR ALL</b>	28	39	X	84	✓
<b>EGG</b>	34	38	88	85	
<b>JLT TRAVEL</b>	35 <sup>c</sup>	37 <sup>c</sup>	124 <sup>c</sup>	89	
<b>VIRGIN MONEY</b>	35 <sup>c</sup>	45 <sup>c</sup>	100 <sup>c</sup>	seed	
<b>INTUNE</b>	38 <sup>c</sup>	X	X	seed	✓
<b>FAMILY</b>					
<b>YOURTRAVELCOVER.COM</b>	14 <sup>a</sup>	17 <sup>a</sup>	32 <sup>a</sup>	55	
<b>INSUREWITHEASE Silver</b>	15 <sup>a</sup>	18 <sup>a</sup>	36 <sup>a</sup>	55	
<b>TRAVEL INSURANCE WEB</b>	16 <sup>a,b</sup>	X	X	49	

<sup>a</sup> Online only <sup>b</sup> Slightly higher premium for 50 to 64 years <sup>c</sup> Online price. Phone price may be higher <sup>d</sup> No upper age limit <sup>e</sup> Excludes US

ANNUAL POLICIES	BEST BUYS			
	EUROPE (£)	WORLDWIDE (£)	MAX AGE (YRS) PREMIUM APPLIES	PRE-EXISTING CONDITIONS
<b>ADULT</b>				
<b>TRAVEL INSURANCE WEB</b>	23 <sup>a,b</sup>	X	49	
<b>ATLAS DIRECT Gold</b>	26	34	54	
<b>INSUREWITHEASE Silver</b>	X	34 <sup>a</sup>	55	
<b>SWIFTCOVER</b>	X	40 <sup>a</sup>	49	
<b>65 TO 69 YEARS</b>				
<b>KARMA INSURANCE</b>	50	72	69	✓
<b>LV=</b>	55 <sup>c</sup>	X	69	
<b>ACCOMPLISH</b>	61 <sup>a</sup>	79 <sup>a</sup>	69	
<b>70 TO 74 YEARS</b>				
<b>INSURE FOR TRAVEL</b>	69 <sup>a</sup>	95 <sup>a</sup>	74	
<b>65 PLUS TRAVEL</b>	69	X	74	
<b>ELECT TRAVEL Platinum</b>	71 <sup>a</sup>	86 <sup>a</sup>	74	
<b>INTUNE</b>	71 <sup>c</sup>	X	74	✓
<b>75 TO 79 YEARS</b>				
<b>GOLFGUARD</b>	99	149	79	✓
<b>INTUNE</b>	101 <sup>c</sup>	X	79	✓
<b>AMEX Select</b>	104 <sup>c</sup>	X	79	
<b>80+ YEARS</b>				
<b>INTUNE</b>	113 <sup>c</sup>	358 <sup>c</sup>	seed	✓
<b>CIS Home Options</b>	139	259	seed	✓
<b>SAGA</b>	235	372	seed	✓
<b>FAMILY</b>				
<b>INSURE PLC</b>	39	X	50	
<b>ATLAS DIRECT Gold</b>	40	47	54	
<b>INSUREWITHEASE Silver</b>	40 <sup>a</sup>	52 <sup>a</sup>	55	
<b>TRAVEL INSURANCE WEB</b>	43 <sup>a,b</sup>	64 <sup>a, b</sup>	49	

<sup>a</sup> Online only <sup>b</sup> Slightly higher premium for 50 to 64 years <sup>c</sup> Online price. Phone price may be higher <sup>d</sup> No upper age limit

## USING THE TABLES

We show Best Buy annual and single-trip policies by destination, length of trip and age. **Europe/Worldwide premium** Where an insurer is a Best Buy we give a premium (X means an insurer is not a Best Buy in that category). **Pre-existing conditions** It can be tricky to find cover if you have a medical condition or you've been ill in the past. Many insurers will refuse to cover you or will charge a higher premium. We phoned Best Buy insurers posing as a customer with one of three conditions: high blood pressure, a slipped disc or diabetes. A ✓ means the insurer did not increase the premium or the excess in all three cases.

## OUR RESEARCH

We've collected more than 3,500 quotes from 106 insurers to bring you our Best Buys. All policies meet our minimum criteria for travel insurance: at least £1m worth of medical cover in Europe and £2m for the rest of the world; at least £1,500 of cover for baggage or personal belongings, and cover for lost or stolen money; £3,000 for cancellation and curtailment; a minimum of £1m of personal liability cover; a 24-hour emergency helpline; and cover for legal expenses.

## Contacts

**65 Plus Travel** 0845 888 7779  
www.65plustravelinsurance.com

**Accomplish** 0208 540 7062  
www.accomplishtravel.co.uk

**Admiral** 0845 092 0599  
www.admiral-travelinsurance.co.uk

**All Clear** 0871 208 8579  
www.allcleartravel.co.uk

**Amex** 0800 028 7573  
www.americanexpress.co.uk

**Atlas Direct** 0844 482 3400  
www.atlasdirect.net

**CIS** 0845 746 4646; www.co-operativeinsurance.co.uk

**Columbus Direct** 0870 033 9988; www.columbusdirect.com

**Egg** 0845 122 2888  
www.egg.com

**Elect Travel** 0844 980 0271  
www.electtravelinsurance.co.uk

**Freedom Travel** 01223 454290

www.freedominsure.co.uk

**Freespirit** 0845 230 5000  
www.free-spirit.com

**Golfguard** 0800 581801  
www.golfguard.com

**Insure For All** 0845 880 0694  
www.insureforall.com

**Insure For Travel** 0844 980 0271; www.insurefortravel.co.uk

**Insure PLC** 0844 482 0680  
www.insureplc.com

**Insurewithease**  
www.insurewithease.com

**Intune** 0800 022 3192  
www.intunegroup.co.uk

**JLT Travel** 0870 165 2050  
www.jlttravel.co.uk

**Karma Insurance** 0845 260 9990; www.karmainsurance.com

**LV=** 0845 640 5190; www.lv.com

**OUL Direct** www.ouldirect.com

**Primary Direct** 0844 412 3111

www.primaryinsurance.co.uk

**Saga** 0800 015 8055  
www.saga.co.uk

**Swiftcover** www.swiftcover.com

**Travel Insurance Web**  
0870 890 3641  
www.travelinsuranceweb.com

**Virgin Money** 0800 051 7000  
www.virginmoney.com

**Yourtravelcover.com**  
www.yourtravelcover.com