

Insurance

Overview

Insurance is a financial product sold by insurance companies. Its purpose is to protect you from the financial loss caused by an unexpected event. This could be an accident where you are injured or damage to your possessions.

When you buy insurance, you enter into a contract with an insurance company. You will make a one-off payment or regular payments to that insurance company who will provide you with cover. They will then pay you when a situation included in your insurance policy/contract happens and you make a claim. The amount you are paid depends on your policy.

There are several types of insurance. Some are legally required and some are advised.

Muscular Dystrophy UK cannot endorse a particular insurance company. Please make sure you are happy with the company you choose.

This factsheet covers:

- Travel insurance
- Equipment insurance
- Car insurance
- Life insurance

The Equality Act 2010 exists to protect you from discrimination. However, the law does allow insurers to differentiate between disabled and non-disabled people if there is evidence that a disabled person is at a higher risk of making a claim. The insurer must be able to justify such a risk assessment with information from a reliable source.

Insurers can choose whether to offer you insurance on this basis and can charge you higher premiums. This means that finding certain kinds of insurance can be harder for people with muscle-wasting and weakening conditions.

Travel insurance

We recommend using MoneyHelper's insurance directory to find a travel insurance provider if you have a pre-existing medical condition – [Use our travel insurance directory | MoneyHelper](#). Most insurers will be able to provide you with a quote online.

Some companies that provide insurance for people with a pre-existing medical condition include:

All Clear Travel

Tel: 0808 281 2982
allcleartravel.co.uk

Staysure

Tel: 01604 552925
staysure.co.uk

Freespirit

Tel: 0239 241 9080
freespirittravelinsurance.com

Goodtogoinsurance.com

Tel: 0330 024 9952
goodtogoinsurance.com

UK Global Health Insurance Card (GHIC)

You can also get a GHIC. This is a free medical card that allows you to receive state healthcare at the same cost as citizens of the country in which you are traveling. You should check where you are able to use this card – it is not a replacement for travel insurance.

UK citizens can apply for a GHIC online – [Apply for a UK Global Health Insurance Card \(GHIC\)](#) – GOV.UK (www.gov.uk).

Equipment insurance

It is advisable to get equipment insurance so that both your equipment and you are protected. If you have a powered wheelchair or scooter, it is important to consider two types of insurance:

- Third party insurance, in case you have an accident and injure someone else or damage property.
- Insurance against the theft of, or damage to, your powered scooter/wheelchair.

Some companies that provide insurance for mobility scooters and wheelchairs include:

First Senior Group

Tel: 01582 840 067
firstsenior.com

Surewise

Tel: 01268 200 020
surewise.com

Lockton Mobility Risk Services

Tel: 0345 602 8000
locktonmobility.co.uk

Mark Bates Ltd

Tel: 01476 512190
markbatesltd.com

Fish Insurance

Tel: 0333 331 3770
fishinsurance.co.uk

Car insurance

You should advise the Driver and Vehicle Licensing Agency (DVLA) of a disability which may affect your ability to drive. This includes muscle-wasting or weakening conditions.

DVLA Medical Enquiries

Tel: 0300 790 6808
[Driver and Vehicle Licensing Agency](#) – GOV.UK (www.gov.uk)

Car insurance for disabled drivers is the same as for other drivers. Providers cannot charge you more for having a disability but you may need additional cover if you have an adapted vehicle, as it can be more costly to replace. Some minor adaptations do not warrant price increases, so it is important to clarify what adaptations your car has had.

Your insurance may become invalidated if you fail to tell your insurers about your condition and about any special adaptations made to your vehicle.

Life insurance

Many people with a muscle-wasting condition find it difficult to get life insurance. It may be possible to get it from some insurers, but at a higher price than people without a pre-existing condition. Unfortunately, any conditions with a shortened life expectancy are unlikely to be approved for a policy.

Alongside general enquiries about age and lifestyle, insurers are likely to ask about the onset of your condition, treatment, and hospitalisation records. Your consultant or GP may be able to supply further information to insurers at your request.

We are unable to recommend any companies providing life insurance.

We are here for you

We know a diagnosis of a muscle-wasting condition can change everything. We are here for you. Whether you have just received a diagnosis, need some practical information, or would like to speak to someone who understands what you're going through. We can help.

Email: info@muscular dystrophyuk.org

Helpline: **0800 652 6352**
Monday to Thursday, 10am to 2pm

muscular dystrophyuk.org

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Disclaimer

Whilst every reasonable effort is made to ensure the information in this document is complete, correct, and up to date, this cannot be guaranteed. Muscular Dystrophy UK shall not be liable for any damage incurred because of its use and does not endorse the services provided by the organisations listed in our factsheets.

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