



# Insurance

**Muscular Dystrophy UK cannot endorse any particular insurance company. You need to make sure that you are happy with the company you choose.**

People with a disability may encounter some difficulties arranging certain types of insurance. Despite these difficulties it is very important to declare any medical condition you have.

## General information

The Disability Discrimination Act 1995 makes it illegal for insurance companies to charge a disabled person more for an insurance policy without evidence that proves that the disabled person is a greater risk than a non-disabled person. The law does allow insurers to differentiate between disabled and non-disabled people where it is fair to do so, for example, if there is evidence to show that a bigger risk exists of a disabled person making a claim; however, the insurer must be able to justify any decision based upon information or data relevant to the assessment of the risk insured. This information must be from a reliable source.

Some types of insurance are easier to obtain than others. Most people with a neuromuscular condition will have no problem in getting household contents insurance, for example, but obtaining travel insurance, which does not exclude the pre-existing condition, may be harder.

## Travel Insurance

**You need to check that the travel insurance covers medical treatment and does not exclude “a pre-existing medical condition”.**

Travel insurance is essential when going abroad. It is often worth shopping around to make sure you get best value for money. Make sure your travel insurance covers cancellations and loss or damage of property, including any equipment. (Equipment can sometimes be covered through your home insurance.)

If you are travelling within the European Economic Area and Switzerland you need to get an European Health Insurance Card (EHIC). The Department of Health, working with the NHS Prescription Pricing Authority (PPA), provides the EHIC free of charge. This card replaces the older E111, which is not valid from 1 January 2006. You can apply for a card over the phone on **0844 496 8899**, on-line on **www.ehic.org.uk** or get an application form from the Post Office.

The insurance providers listed below specialise in catering for disabled people or people with a pre-existing medical condition.



## **Chartwell Insurance**

Provides low-cost travel insurance for people with a pre-existing medical condition.

Tel: **0800 089 0146**

Email: [info@chartwellinsurance.co.uk](mailto:info@chartwellinsurance.co.uk)

Web: [www.chartwellinsurance.co.uk](http://www.chartwellinsurance.co.uk)

## **En Route Insurance**

Provides low-cost travel insurance for people with a pre-existing medical condition. Sometimes it refers cases to a medical screening line for assessment.

Tel: **0800 783 7245**

Email: [info@enrouteinsurance.co.uk](mailto:info@enrouteinsurance.co.uk)

Web: [www.enrouteinsurance.co.uk](http://www.enrouteinsurance.co.uk)

## **Freedom Insurance Services Ltd**

Offers travel insurance advice for people with pre-existing medical conditions.

Tel: **01223 446914**

Web: [www.freedominsure.co.uk](http://www.freedominsure.co.uk)

## **Freespirit**

Provides low-cost travel insurance for people with a pre-existing medical condition as long as you are fit to travel. A doctor's letter is required. You also have to be clear of hospital waiting lists for treatment or medical investigation.

Tel: **0800 170 7704**

Email: [contact@freespirittravelinsurance.com](mailto:contact@freespirittravelinsurance.com)

Web: [www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com)

## **Insurancewith**

Provides travel insurance to people with pre-existing medical conditions. They also donate £1 to charity for every insurance policy purchased.

Tel: **0845 2307159**

Email: [insurancewith@infinityinsurance.co.uk](mailto:insurancewith@infinityinsurance.co.uk)

Web: [www.insurancewith.com](http://www.insurancewith.com)

## **The Insurance Helpline**

Provides travel insurance for people with a pre-existing medical condition.

Tel: **0800 377 7763**

Email: [webenquiry@totallyinsuredgroup.co.uk](mailto:webenquiry@totallyinsuredgroup.co.uk)

Web: [www.theinsurancehelpline.co.uk](http://www.theinsurancehelpline.co.uk)

Website with insurers listed:

[www.the-insurance-surgery.co.uk](http://www.the-insurance-surgery.co.uk)



## Equipment Insurance

If you have a powered wheelchair or scooter it is important to consider two types of insurance:

- 3<sup>rd</sup> party insurance in case you have an accident and injure someone else
- Insurance against the theft of or damage to the powered scooter/wheelchair

You can also take out insurance against theft and vandalism, breakdowns, accidental damage and more.

Some companies that insure mobility scooters and wheelchairs include:

### **First Senior Group**

Unit 2-3, Cotswold Business Park  
Millfield Lane  
Caddington  
Bedfordshire  
LU1 4AR  
Tel: **01582 840067**  
Fax: **01582 842246**  
Email: [insurance@firstsenior.com](mailto:insurance@firstsenior.com)  
Web: [www.firstsenior.com](http://www.firstsenior.com)

### **Lockton Mobility Risk Services**

4th Floor, Higham House  
Newbridge Street West  
Newcastle Upon Tyne  
NE1 8AN  
Tel: **0345 602 8000**  
Email: [mobility@uk.lockton.com](mailto:mobility@uk.lockton.com)  
Web: [www.locktonmobility.com.uk](http://www.locktonmobility.com.uk)

### **Fish Insurance**

12 Sceptre Court,  
Sceptre Way,  
Bamber Bridge,  
Preston,  
PR5 6AW  
Tel: **0333 331 3770**  
Web: [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)

## Car Insurance

Some insurance companies may load a premium for a person with a neuromuscular condition but in most cases such loading is not justified and it should be relatively easy to find reasonably priced insurance. Exceptions might be with highly adapted, very expensive vehicles, for example, those worth over £40,000, and where the driver is a severely disabled person. Remember that you will invalidate your insurance if you fail to tell your insurers about your condition and about any special adaptations made to your vehicle.



You should also advise the Driver and Vehicle Licensing Agency (DVLA) in Swansea of any disability which may affect your ability to drive.

Tel: **0870 850 1285**

Web: [www.dvla.gov.uk](http://www.dvla.gov.uk)

## Life Insurance

Many people with a neuromuscular condition find it difficult to get life insurance. Insurance firms need to be encouraged to look at different types of muscular dystrophy – and to recognise the great degree of variability there can be within each condition. Your consultant or GP may be willing to provide further information to insurers at your request.

## Critical illness or disability insurance

Once you have a diagnosis of a neuromuscular condition it is likely to be extremely difficult to obtain this type of insurance. Claims may not be paid if you took out the policy prior to the diagnosis but in the knowledge that you were experiencing problems or where you were aware of other family members having been diagnosed with a genetic condition (unless you told your insurers all of this at the time of taking out the policy). In some cases you may be able to obtain such insurance with the exclusion of claims resulting from your neuromuscular condition.

## Further information

**The Association of British Insurers** provides useful information and advice about insurance but does not regulate the industry or get involved in disputes and cannot recommend particular companies.

**The Financial Services Authority** has useful information on its website

[www.fsa.gov.uk](http://www.fsa.gov.uk)

**The Citizens Advice Bureau (CAB)** can help with a wide range of issues. Visit your local CAB or [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Disclaimer**

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

## Here for you

The friendly staff in the care and support team at the Muscular Dystrophy UK's London office are available on **0800 652 6352** or **info@muscular dystrophyuk.org** from 8.30am to 6pm Monday to Friday to offer free information and emotional support.

If they can't help you, they are more than happy to signpost you to specialist services close to you, or to other people who can help.

**[www.muscular dystrophyuk.org](http://www.muscular dystrophyuk.org)**