

24/08/2017

## **TRAVEL INSURANCE**

The Disability Discrimination Act 1995 makes it illegal to provide goods, facilities and services to a disabled person (including people with mental health problems) on terms which are unjustifiably different from those given to other people. Since 1996, the Disability Discrimination Act has made it illegal to refuse insurance, or charge higher premiums, unless the company can demonstrate statistically higher risks as a direct result of a specific condition.

Insurance companies may not exclude people with a disability from obtaining cover, but they may exclude claims arising from the disability. This would have to be justified based on the assessment of any extra risk the disability would pose.

Remember that whatever insurance you have it is important to notify the insurer of any change in circumstances, and also to discuss with the insurer of equipment such as wheelchairs whether you intend to take the wheelchair abroad (some travel insurance companies will cover the item anyway, but it is important that you check this)

Most insurance companies offer travel cover to disabled people that meets their needs. However, some insurers do not cover people who have a severe medical condition or a history of mental illness. You may need to arrange cover with a specialist insurer. A specialist insurer may be right for you if you are traveling outside the UK for a long period of time.

An E111 certificate will cover you for medical treatment in participating countries. It will not cover repatriation or cancellation costs. An E111 should be obtained in addition to holiday insurance.

### **THE FINANCIAL OMBUDSMAN**

**Telephone: 0800 023 4567**

Covers complaints about most financial products and services provided in (or from) the United Kingdom - from insurance and pension plans to bank accounts and investments. They require that attempts to rectify the situation with the insurer have been made first.

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **FISH INSURANCE**

**Telephone: 0333 331 3770**

Motor, Wheelchair and Scooter insurance, Equipment for the disabled and Carers Insurance

**Website:** [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)

### **AGE (You need to be over 50 for insurance cover)**

**Travel Insurance: 0800 055 6819**

**Website:** [www.ageuk.org.uk/products/insurance](http://www.ageuk.org.uk/products/insurance)

### **EN ROUTE INSURANCE**

**Free phone: 0800 783 7245**

En Route Insurance has been servicing the insurance needs of disabled people for a number of years now and has grown to become one of the top 5 insurance providers to this specialist market.

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

### **CHARTWELL INSURANCE**

**Telephone: 0330 123 1029**

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

### **Able2Travel (Voyager Insurance Services Limited)**

**Telephone: 01892 839 501**

**Website:** [www.able2travel.com](http://www.able2travel.com)

**We cannot be held responsible for the level of service provided by the organisations included in this publication.**

All details correct at time of publication, if you find that this info is inaccurate please call us.

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