

Pre-existing medical conditions



clear

Important information for customers with pre-existing medical conditions

We recognise that some customers with pre-existing medical conditions might face problems navigating the travel insurance market and that finding affordable cover for their conditions isn't always straightforward or easy.

So, if you have been declined cover, offered cover with exclusions for your pre-existing medical condition/s or offered what you consider is an unaffordable premium, then the following guidance can help you navigate the travel insurance market more effectively and potentially achieve a better outcome when searching for affordable cover.

The following factors will determine when this information is relevant to you:

- You have not been offered, or the insurer has declined, a quotation wholly or partly due to a medical condition.
- Your policy has been cancelled, wholly or partly, due to a medical condition.
- You have been offered a policy with a medical condition exclusion, which cannot be removed from the policy.
- You have been offered a policy with a medical condition premium of £100 or more.
- You have been offered a policy in respect of which the medical condition premium is not known.

If these factors apply to you, we recommend that you visit the **Medical Cover Firm Directory launched by the Money and Pensions Service (MaPS)**. [You can access it here.](#)

This directory lists those firms that provide or arrange travel insurance policies, which cover serious medical conditions. The service provides information about each firm listed, allowing you to make an informed decision about which provider best meets your needs.

Using the directory makes it easier for you to navigate the available market and makes it more likely in finding a firm who:

- Is willing to offer cover for your condition.
- Is willing to offer cover for your condition without specific exclusions.
- Is willing to offer cover for your condition at a more affordable price.

All enquiries about the directory can be made to the Money Advice Service's Customer Contact Centre, which is available Monday - Friday, 8am - 6pm, using the details below:

Telephone: 0800 138 7777

Email: enquiries@maps.org.uk

Address: The Money Advice Service, Holborn Centre, 120 Holborn, London EC1N 2T

Another Directory to explore

There is also BIBA's Travel Medical Insurance Directory, [which you can access here.](#)

If you would rather speak to someone, BIBA's Find Insurance Service operates a contact centre which is available Monday - Friday, 9am - 5pm, on 0370 950 1790