

Insurance for individuals affected by Fanconi Anaemia

Can I obtain medical Insurance as a sufferer of Fanconi Anaemia?

Yes you can, and as a result of an amendment to the Healix database used by UK insurance companies following interventions from Fanconi Hope, there is now only one question that should be asked: "Have you been treated in hospital for this condition in the last twelve months? A loading on the premium to cover this condition will result from either answer. Answering "No" will generate a lower premium than "yes".

Healix have built the system to account for the symptoms/ effects of Fanconi Anaemia without asking in-depth questions and feel this one question is relevant to establish health status and the premium outcome. However, in the knowledge that some living with Fanconi Anaemia develop Leukaemia, some Insurance Advisers will ask if Leukaemia has been diagnosed and if so, will ask a separate set of questions relating to the particular type of leukaemia.

Here is a list of insurance companies dealing in pre-existing medical conditions. They are listed purely in alphabetical order and do not indicate the preferences of Fanconi Hope. More will be added as and when they are identified.

All Clear Insurance www.allcleartravel.co.uk Tel: 0845 250 5350

Freedom Insurance www.freedominsure.co.uk Tel: 01223 454 290

Insurance With www.insurancewith.com Tel: 0845 4856767

Insure Cancer www.InsureCancer.com Tel: 01252 780190 or 0845 6490190

JD Travel Insurance www.JDTravellInsurance.co.uk Tel: 0844 2474749

PJ Hayman www.freespirittravelinsurance.com Tel: 0845 230 5000

Further Options

MacMillan Cancer Support: Getting travel insurance when you have cancer.

This is a useful guide and gives details of further companies by people with cancer:

Link to guide:

<http://www.macmillan.org.uk/Cancerinformation/Livingwithandaftercancer/Practicalissues/Travel/Gettingtravelinsurance.aspx>

Information prepared by Bob Dalglish; April 2014