

## **Insurance for individuals affected by Fanconi Anaemia**

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

Yes, you can, but it is worth spending some time getting quotes from several companies as prices can vary significantly, and leave plenty of time to do this as it can be time consuming.

Because of the complexities of FA and ongoing treatments, it is recommended that you contact them by phone for a quote rather than attempting to do this online.

Before you do so, you should ensure you have the details of all medical treatments with approximate dates to hand, no matter how minor, or apparently unrelated to FA itself. It is important to give them *complete* details, no matter how minor, so they can decide how to assess them. If you do not do this, you may find they may not pay out in full in the event of a claim.

Once insurance is in place, you must keep them informed of any subsequent changes in medical situation, doctor/hospital visits etc. These may well have no effect on your premium, but it is not worth taking the risk. It is best just to let them decide what is relevant or not. If you are awaiting medical tests or scans or a consultant's appointment and these are to be done on your return to the UK, then any resulting medical problems related to these investigations are unlikely to be covered by the insurance company.

Arrange your insurance as soon as you have booked your trip, since much of the value of the insurance is to cover cancellation costs. You may wish to check with one or more of the insurance companies before you book your holiday that you will be able to obtain cover at a reasonable cost, particularly if in the pre-Bone Marrow Transplant phase.

If you are going to Spain, Cyprus, Turkey or Malta be aware that insurance can be significantly more expensive than the rest of Europe because these countries are starting to rely more on private healthcare for tourists to help to ease the strain on public resources. That means costlier medical bills and subsequently much larger claims.

You also need to consider whether you wish to insure just the person with FA or the whole family. It may be cheaper for non-affected family members to take out a more standard policy, or an annual one if several trips are envisaged. Note that some insurance companies will only insure people with FA on their own if they are over 18.

Here is a list of insurance companies known to deal with pre-existing medical conditions. They are listed purely in alphabetical order and do not indicate the preferences of Fanconi Hope, nor do they constitute recommendations.

- **All Clear Insurance** [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk) Tel: 0808 281 9633
- **Freedom Insurance** [www.freedominsure.co.uk](http://www.freedominsure.co.uk) Tel: 01223 446914
- **Insurance With** [www.insurancewith.com](http://www.insurancewith.com) Tel: 0203 829 3875
- **Insure Cancer** [www.insurecancer.com](http://www.insurecancer.com) Tel: 01252 780190 or 0845 649 0190
- **JD Travel Insurance** [www.JDTravellInsurance.co.uk](http://www.JDTravellInsurance.co.uk) Tel: 0344 247 4749
- **JustTravelCover** <https://www.justtravelcover.com> Tel: 0800 294 2969
- **PJ Hayman** [www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com) Tel: 0800 170 7704
- **Staysure** [www.staysure.co.uk](http://www.staysure.co.uk) Tel: 0808 168 4965

However, this is not an exhaustive list. If you find a company which you think should be on the list, please let us know at [info@fanconihope.org](mailto:info@fanconihope.org).

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### **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:

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

**Information prepared by Bob Dalglish; June 2018**