

Factsheet

Insurance

Getting life insurance or travel insurance can be a tricky issue for people with a pre-existing medical condition, such as porphyria.

Travel insurance

Members often ask us who might cover them and the simple answer is that this depends on each individual case. Some members have reported success with Tesco, American Express, Insure and Go and Freedom Insurance.

Recently, however, we have also learned of two useful price comparison websites that deal with travel cover for those with pre-existing conditions. Using a comparison tool, you are able to compare travel insurance companies that cover medical conditions as part of their policies.

Please see:

- moneysupermarket.com/travel-insurance/pre-existing-medical-conditions/
- comparethemarket.com/travel-insurance/medical-conditions/.

Once you have answered all the relevant questions there are a number of potential outcomes; companies may decide to:

- offer you a standard travel insurance policy

- exclude medical cover for certain pre-existing conditions
- offer the insurance but at a higher price
- refuse to insure you or impose certain restrictions, exclusions, special terms or excess payments.

These particular price comparison websites recognise porphyria and also AIP, CEP, EPP and HCP individually.

Life insurance

Life insurance is occasionally more difficult. Support your application with medical evidence from your doctor/specialist explaining that while porphyria is a life-changing condition, when controlled and monitored it should not shorten life expectancy.

You may need to appeal an initial refusal. If so, you will need to gather all the information relevant to your individual case. Keep copies of all completed forms (photo, photocopy or scan).

For more guidance on getting insurance when you have a rare medical condition, visit geneticalliance.org.uk/insurance-and-genetic-conditions-faqs.

REMEMBER: Failure to declare a medical condition to an insurer could result in any claim being rejected. It may be tempting to withhold certain information in order to obtain a cheaper premium, but in the event of a claim, the insurance company can access your medical records.