



## INFORMATION SHEET

# INSURANCE AND IBD

## INTRODUCTION

If you have Crohn's Disease or Ulcerative Colitis (together known as Inflammatory Bowel Disease or IBD) you may have difficulty finding insurance cover. Having a chronic (ongoing) condition such as IBD can mean that the insurance you are offered is more expensive. This information sheet looks at the different types of insurance, and how to go about finding the best option for you.

## DO I HAVE TO TELL THE INSURANCE COMPANY ABOUT MY IBD?

Some insurance products will require declaration of a medical condition. Not all insurance companies are well informed about IBD, so they may not ask specifically about your condition when you first contact them. Also it may not occur to you to mention your IBD to the insurance company when you are arranging your insurance. However, if you do not mention it, you may find that your insurance is invalid, or that you have problems should you need to make a claim. So it is probably best to tell them about your IBD, so that you are sure they are aware of it.

The cover and benefits provided will not be the same from every provider. You should be aware of this and 'read the small print' to be sure that the policy covers your IBD and any other needs or requirements you may have.

“

The travel insurance company I use have been brilliant and seem to understand Crohn's Disease. They don't raise the price the moment you say you have a long-term condition, and I didn't find them too expensive.

”

Chris, age 26  
diagnosed with Crohn's Disease in 2013

## WHAT WILL THE INSURANCE COMPANY ASK ME?

Most insurance companies will probably ask you questions about your medical condition in general. They may call this their 'medical screening process'. They may then ask you more specific questions about your IBD, such as whether you have been admitted into hospital within the last five years. They may also ask whether you have had surgery and if you are on medication. It is possible that you may need to get a medical report or certificate from your doctor. There may be a fee for this depending whether it is you or the insurance company requesting it. It may be worth checking with your doctor to find out if there is a charge for them to produce the certificate or report.

Depending on the type of insurance, it may be more difficult or expensive to get cover if you have had surgery or been admitted into hospital within the last few years. This may also be the case if you are waiting for the results of investigations. The insurance company may agree to cover you but exclude any problems related to your IBD. However, if your IBD is under control, particularly if it has been for some time, you may find that it is easier to take out an insurance policy and the rate you pay might be lower too.

“

I have had to disclose my colitis to travel insurance companies. I do worry about travel insurance becoming harder and more expensive to get if I become poorly. But, at the moment, I am in relatively good health, and I haven't experienced any issues taking out a travel insurance policy.

”

—  
Andy, age 37  
diagnosed with colitis in 2007

“

We take out comprehensive travel insurance for our son and we disclose his full medical history. We have travelled extensively with him, but also on occasion have had to cancel holidays when he has been ill, so the travel insurance has been important.

”

—  
Christine, mother to Alex, age 16  
diagnosed with Ulcerative Colitis in 2007

## HOLIDAY AND TRAVEL INSURANCE

If you are going on holiday in the UK, you may wish to arrange for travel insurance in case, for example, a flare up prevents you from travelling or means you have to cut short your holiday. Although medical treatment should not be a problem for a UK resident holidaying in this country, cancelling accommodation and transport at short notice could mean a financial loss.

UK travellers in Europe can apply for a free European Health Insurance Card (EHIC), which may cover some of their treatment. However, this may not cover all the costs you might incur, including return to the UK.

The NHS recommends that everyone has full travel insurance as well. More details are available at:  
[www.nhs.uk/nhsengland/Healthcareabroad/pages/Healthcareabroad.aspx](http://www.nhs.uk/nhsengland/Healthcareabroad/pages/Healthcareabroad.aspx)

Some countries outside Europe, for example Australia, have reciprocal health agreements with the UK. These agreements can cover the cost of urgent or immediate medical treatment. However, the range of treatments may be more restricted than in the NHS, and the agreement will not cover the cost of helping you return to the UK. So you may feel it is a good idea to also have valid travel insurance to cover these types of cost.

Healthcare in countries without an agreement with the UK can be extremely expensive. An example is the USA. Many people feel that this makes full insurance essential. You may wish to search around using different comparison websites in order to get a number of quotes. Do make sure that you declare your condition fully, and if you have any questions, call the insurance company directly to check as they may offer different levels of cover. If you are taking medication, you may wish to check with the insurance provider whether they cover the cost of replacing prescribed medication, if, for example, your luggage is lost.

Free insurance provided by a tour operator, your credit card or bank is usually unlikely to cover ongoing conditions such as IBD. This will be explained in the terms and conditions of the policy. However, the insurers will sometimes extend the cover to include ongoing conditions for a modest additional cost, so it is well worth exploring this possibility.

If you are going on holiday with a group of people, you may wish to consider all using the same insurance company. If there is a problem it may be easier to change arrangements if only one company is involved. If you use different companies and then have a problem and have to cancel or change something, you may find that some people in your group are covered while others are not.

Many insurance companies will expect you to confirm with your doctor that you are fit to travel. You may need to get a certificate or report signed by your doctor to prove this, and there may be a charge for this service at some surgeries. If your doctor advises against your travel it could invalidate your insurance so you may wish to speak to them before you book your trip.

Additional medical conditions, your age, your destination and the duration of your trip may also have an impact on your application and the cost of your insurance.

For more information on travelling with Crohn's Disease or Ulcerative Colitis, you may find it helpful to look at our information sheet **Travel and IBD**. For more information, contact our information line, or visit our website:  
[www.crohnsandcolitis.org.uk](http://www.crohnsandcolitis.org.uk)



## HEALTH INSURANCE/CRITICAL ILLNESS COVER

This type of insurance usually only covers acute problems. Some companies offering private medical insurance will automatically exclude any claims relating to a pre-existing condition. This would usually include IBD and also certain IBD-related conditions such as arthritis.

However, there may be a few companies who are more flexible and will look at each case on an individual basis. It may be worth ringing some of the companies on the attached list, to see if they can help you.

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## LIFE ASSURANCE

There are several different types of life cover, such as mortgage protection, term assurance and flexible whole life plans. You may find it helpful to discuss your requirements with an IFA (independent financial adviser) to be sure you get the right type of policy for your needs. Life Assurance companies tend to look at applications on an individual basis. You may find that the price of your policy is related to the severity of your disease, and that you are more likely to get insurance if your IBD is well controlled.

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## INCOME PROTECTION

Although it is possible to arrange income protection to cover unemployment due to redundancy, liquidation or bankruptcy, any sickness or disability cover usually excludes any pre-existing conditions such as IBD.

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## FURTHER INFORMATION

Various sites on the web have useful information about different types of insurance which can be accessed without taking out a policy with the company. An example of one of these is:

The British Insurers Brokers Association: [www.biba.org.uk](http://www.biba.org.uk)

Although the internet is a valuable source of information, it is often more effective to talk to an independent financial adviser or to phone the individual insurance companies to actually arrange your insurance cover. Talking to a 'real person' helps the insurers to see what you need, and give you the best policy.

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## MEMBER-RECOMMENDED INSURANCE COMPANIES

Crohn's and Colitis UK cannot recommend or endorse any particular insurance company or policy. However, we have drawn up a list of companies suggested by members who have found them helpful in the past. The list is attached to this leaflet as pages 6-8. Please note that if you use any of the companies listed, it is up to you to satisfy yourself that any policy you are offered meets your needs and is competitively priced.

## HELP AND SUPPORT FROM CROHN'S AND COLITIS UK

All our information sheets and booklets are available to download from our website: [www.crohnsandcolitis.org.uk](http://www.crohnsandcolitis.org.uk). If you would like a printed copy, please contact our information line – details below.

**Crohn's and Colitis UK Information Line:** 0300 222 5700. Open Monday to Friday, 9 am to 5 pm, except Thursday open 9 am to 1 pm, and excluding English bank holidays. An answer phone and call back service operates outside these hours. You can also contact the service by email [info@crohnsandcolitis.org.uk](mailto:info@crohnsandcolitis.org.uk) or letter (addressed to our St Albans office). Trained Information Officers provide callers with clear and balanced information on a wide range of issues relating to IBD.

**Crohn's and Colitis Support:** 0121 7379 931: Open Monday to Friday, 1 pm to 3.30 pm and 6.30 pm to 9 pm, excluding English bank holidays. This is a confidential, supportive listening service, which is provided by trained volunteers and available to anyone affected by IBD. These volunteers are skilled in providing emotional support to anyone who needs a safe place to talk about living with IBD.

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**Insurance and IBD Edition 5**  
**Last full review: July 2014**  
**Contact details updated: April 2016**  
**Next planned review: 2017**  
**Companies List 2014**

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We hope that you have found this leaflet helpful and relevant. If you would like more information about the sources of evidence on which it is based, or details of any conflicts of interest, or if you have any comments or suggestions for improvements, please email the Publications Team at [publications@crohnsandcolitis.org.uk](mailto:publications@crohnsandcolitis.org.uk). You can also write to us at Crohn's and Colitis UK, 45 Grosvenor Road, St Albans, AL1 3AW or contact us through the **Information Line: 0300 222 5700**.

### ABOUT CROHN'S & COLITIS UK

We are a **national** charity established in 1979. Our aim is to improve life for anyone affected by Inflammatory Bowel Diseases. We have over 28,000 members and 50 local groups throughout the UK. Membership costs start from £15 per year with concessionary rates for anyone experiencing financial hardship or on a low income.

This publication is available free of charge, but we would not be able to do this without our supporters and members. Please consider making a donation or becoming a member of Crohn's and Colitis UK. To find out how call **01727 734465** or visit [www.crohnsandcolitis.org.uk](http://www.crohnsandcolitis.org.uk)



**INSURANCE COMPANIES SUGGESTED BY MEMBERS AND OTHER ORGANISATIONS**

**JULY 2014**

Crohn's and Colitis UK cannot recommend or endorse any particular insurance companies. However the list below contains details of insurance companies recommended by some of our members.

Please note that although we periodically check that these companies provide cover for people with ongoing conditions, their ability to cover you will vary according to your personal circumstances and the underwriter's conditions at the time.

<b>NAME AND WEBSITE</b>	<b>TELEPHONE</b>	<b>NOTES</b>
<b>TRAVEL INSURANCE:</b>		
Atlas Direct www.atlasdirect.co.uk	0844 482 3400	Under 65 ST up to 365 days Short ST 79, AC 64
Able2travel www.able2travel.com	01892 839501	ST 79; AC 69. If older, other schemes available
Age UK www.ageuk.org.uk	0800 389 4852	NL
Asda (Good for USA) money.asda.com	0800 519 9936 Or 0800 519 9939 for medical team	ST 80; AC 69
AllClear Insurance Services www.allcleartravel.co.uk	01708 339295	ST/AC NL. Bespoke cruise insurance 84
Chartwell Insurance www.chartwellinsurance.co.uk	0800 089 0146	ST NL; AC worldwide 64, Europe 69
Club Direct (good for USA) www.clubdirect.com	0800 083 2455	ST 79; AC 74
Columbus Direct (good for USA) www.columbusdirect.com	0800 068 0060	ST 85; AC 74
Direct Line www.directline.com	0345 246 8704	Under 59 ST up to 90 days; 60yrs+ 42 days AC 74: 17-59yrs up to 90 days, 60-74yrs up to 42 days
Direct Travel Insurance www.direct-travel.co.uk	0330 880 3600	ST 75; AC 66 above this age: only covered ST Europe + worldwide
FlexiCover Direct www.flexicover.co.uk	0800 093 9495	Up to 75 ST 100days, 75+ 31days Up to 65 AC 100days, 65-75yrs 50days, 75-85yrs 35days

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Freedom www.freedominsure.co.uk	0122 344 6914	ST 85; AC 75
Free Spirit www.freespirittravelinsurance.com	0800 170 7704	ST/AC: NL; over 71 up to 45 days travelling to Caribbean/USA/Canada
Health Care Partners www.avantitravelinsurance.co.uk	0800 888 6195	NL; some restrictions length of trip if 70 and over
Insure and Go www.insureandgo.com	0330 400 1383	NL. Up to 66yrs ST/AC 31 days; over 90 extra restrictions may apply
Insurance Surgery www.the-insurance-surgery.co.uk	0800 083 2829	(website gives instant suggestion of companies to try)
J. D. Travel www.jdtravelinsurance.co.uk	0844 247 4749	ST NL up to 94 days; AC 84 up to 90 days
JustTravelcover (good for USA and worldwide) www.justtravelcover.com	0800 294 2969	Under 74 ST up to 183 days, 75yrs and over up to 21 days: AC 79
Orbis www.orbisinsurance.co.uk	0142 421 5315	Broker organisation up to 100 but some companies age limit will be lower than that.
Saga (for over 50s) www.saga.co.uk	0800 027 1335	Must be over 50 to be eligible. ST/AC NL up to 90 days Europe; 45days worldwide
Sainsbury's Travel Insurance www.sainsburysbank.co.uk	0300 100 7706	ST 79 Europe, 65yrs USA/Canada 59nights; AC 74, 65 USA/Canada 60days
Travel Insurance Guide www.travelinsuranceguide.org.uk	No phone number	Can vary from one company to another
WorldWide Travel Services www.worldwideinsure.com	0189 283 3338	ST 74 94days: AC 74 62days. 'Longstay' policies 69yrs. Some policies NL.

<b>LIFE INSURANCE:</b>		
Freedom www.freedominsure.co.uk	0122 344 6914	
Friends Life www.friendslife.co.uk	See website	
Insurance Surgery www.the-insurance-surgery.co.uk	0800 083 2829	
Orbis www.orbisinsurance.co.uk	0142 421 5315	
Origen Financial Services www.origenfs.co.uk	0344 209 3925	

## INSURANCE AND IBD

<b>FINANCIAL ASSOCIATIONS:</b>		
British Insurance Brokers Association (BIBA) <a href="http://www.biba.org.uk">www.biba.org.uk</a>	0370 950 1790	
Insurance Ombudsman Bureau <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>	0800 023 4567 0300 123 9123	