

TRAVEL INSURANCE

FOR PEOPLE WITH CYSTIC FIBROSIS



One of the biggest problems facing people with Cystic Fibrosis is whether they can get travel insurance. If you want to travel overseas, travel insurance to cover medical expenses is really important. But can you get it? – In some cases, yes.

WHERE TO GET TRAVEL INSURANCE

Travel insurance is usually purchased via a travel agent or directly online. You can also get it via some credit cards, health insurers, superannuation funds or insurance brokers.

You would usually get a glossy brochure or a Product Disclosure Statement which sets out all the terms and conditions. They can be 20 or 30 pages long and full of fine print.

WHAT IS COVERED?

You will be covered for non-medical losses such as loss of luggage, theft and some cancellations. You will also be covered for overseas medical and hospital expenses for injuries you suffer on your trip without having to fill in a Health Questionnaire to get the cover.

PRE-EXISTING CONDITIONS

However, you won't automatically be covered for medical and hospital expenses that are related to pre-existing injuries or illnesses, such as Cystic Fibrosis.

"Pre-Existing Conditions", as they are usually called in insurance policies, are normally defined as injuries or illnesses that you had medical treatment for, or have taken medications for in a set period of time before the policy started (eg; 21 or 60 days, 6 months or 12 months) or which are "chronic" or "ongoing" when the policy started.

Some travel insurance policies do cover specified Pre-Existing Conditions such as mild asthma, some non-malignant cancers and high cholesterol.

COVER FOR PRE-EXISTING CONDITIONS

To get cover for your Pre-Existing Condition, you will have to fill in a health questionnaire spelling out your illness and your ability to travel

You will also have to get a pro-forma report from your doctor setting out the nature and extent of your illness, your

ability to travel and whether he/she thinks that you are not a significant risk of needing medical treatment during your trip.

Send the forms to the insurance company at least two months before you are due to travel to give them time for a decision and a possible appeal.

APPEALS

If you are refused cover for a Pre-Existing Condition, or if you get cover but a claim is rejected, or you are mucked around, you can lodge an Internal Dispute resolution complaint with the insurer.

It is important to make written submissions with your complaint plus get the right medical reports.

The insurer has 45 days to make a decision on the complaint.

If the complaint is still rejected or they don't make a decision in time, you can appeal to the Financial Ombudsman service or go to Court.

WHICH INSURER WILL COVER ME?

There are many travel insurance policies in the Australian market, although there are only a small number of underwriting insurers.

The most common ones in travel insurance include CoverMore, World Assist, Columbus Direct, Medibank Private and Travellers Insurance Direct.

The terms and conditions of insurance policies vary and insurers' attitudes to covering Pre-Existing Conditions such as Cystic Fibrosis will vary depending on their underwriting manuals and decisions on individual applications.

HELP

To get help with getting travel insurance cover or with a travel insurance claim, call Maurice Blackburn on 1800 196 050 for free advice.

Steps to get travel insurance for a chronic condition

1. Check if your policy actually covers your Pre-Existing Condition.
2. If not, fill in the Health Questionnaire.
3. Get a certificate from your doctor that you are fit to travel.
4. Lodge the documents with the insurer at least two months before you travel.
5. If not covered or if an insurance claim is rejected, consider appealing.
6. Get advice.

1800 196 050 | superclaims.com.au

FOR OFFICE LOCATIONS CALL US OR VISIT OUR WEBSITE