**Pre-existing Medical Conditions**

**Important Information for Customers with Pre-existing Medical Conditions**

We are obliged to inform you of how to improve your access to travel insurance policies that includes cover for more serious medical conditions.

The following factors would determine when this information is relevant to you:

* You have not been offered, or we/the insurer, have declined a quotation wholly or partly due to a medical condition
* Your policy has been cancelled, wholly or partly, due to a medical condition
* You have been offered a policy with a medical condition exclusion, which cannot be removed from the policy
* You have been offered a policy with a medical condition premium of £100 or more
* You have been offered a policy in respect of which the medical condition premium is not known

We would like to provide you with details of available ‘Medical Cover Firm Directories’, which are publicly available directories that only list firms that provide, or arrange, travel insurance policies that cover more serious medical conditions.  The directories will also show you enough information about each firm listed so you can make an informed initial choice about which provider might meet your needs.

Some of the advantages of using the directories make it easier for you to navigate the available market and make it more likely in finding a firm who:

* Is willing to offer cover for your condition
* Is willing to offer cover for your condition without specific exclusions
* Is willing to offer cover for your condition at a more affordable price

Medical Cover Firm Directories

**Money and Pensions Service (MaPS) Directory**

The Money and Pensions Service (MaPS) travel insurance directory on its Money Advice Service website, can be accessed here:

<https://traveldirectory.moneyadviceservice.org.uk/en>

Contact Money and Pensions Advice Service’s Customer Contact Centre, available Monday to Friday, 8am to 6pm:

Telephone – 0800 138 7777

Email – enquiries@maps.org.uk

**British Insurance Brokers’ Association’s (BIBA) Directory**

British Insurance Brokers’ Association’s (BIBA) Travel Medical Insurance Directory can be accessed here:

[https://insurance.biba.org.uk/find-insurance?schemes\_61=636#result](https://insurance.biba.org.uk/find-insurance?schemes_61=636%23result)

Contact British Insurance Brokers’ Association’s (BIBA) expert advisers between 9am to 5pm, Monday to Friday:

Telephone - 0370 950 1790