



It is vital for people with Cystic Fibrosis (CF) to get adequate travel insurance before taking a trip abroad. Failure to do so could result in high costs being incurred should medical treatment be required while away. This information sheet outlines some of the travel insurance options available if planning a trip abroad.

It can be difficult to obtain travel insurance as an individual with CF (or any chronic illness) as many companies in Ireland do not cover pre-existing medical conditions. You might have to shop around and approach several different companies before you find a suitable policy for the duration and location of your holiday.

Although we cannot recommend one particular travel insurance company, we can provide members with a list of companies that currently offer travel insurance for people with CF (PWCF).

Try and arrange your travel insurance as soon as your trip is booked to ensure you are covered for cancellations or curtailment.

You will want to confirm that the policy covers falling ill as a result of CF when abroad. A large number of travel insurance policies will not cover any medical costs connected to CF.

Where in the World

Insurers will classify your trip as either European or worldwide. Worldwide is often broken down further to either include or exclude the US, with cover that includes the latter usually being more expensive due to the high cost of medical treatment in the US.

Medical Screening

In many cases, travel insurance providers require people with CF to undergo medical screening on the phone. Be sure to answer these questions truthfully.

They may ask questions such as:

- Can you walk 200 metres without stopping?
- Are you on a transplant list?
- Do you need oxygen at home?
- Have you had any unplanned hospital visits in the last year?



People with CF who pass the medical screening are then given an extra premium. This can vary depending on the answers to the questions, the location of travel and duration of your holiday.

CF is a complex condition and not all people with CF will meet the requirements of medical screening, every case is assessed individually by each insurance company.

Travelling in Europe

If you are travelling within the EU you should apply for a [European Health Insurance Card \(EHIC\)](#). The EHIC is free and it allows you to access healthcare services should you become ill or injured while on a temporary stay in other EU/EEA countries or Switzerland.

Be aware that each country's healthcare system is different. **Services that cost you nothing at home might not be free in another country.**

How does it work?

When you show your EHIC, you will receive treatment under the same conditions and at the same cost (free in some countries) as people insured in that country.



You do not need an EHIC to get necessary healthcare while on a temporary visit to the UK. It is enough to show proof that you are ordinarily resident in Ireland. In practice this can be done by providing a driving licence, passport or similar document.

One EHIC is needed for each individual or member of the family.

If you have a smartphone you can also download the free EHIC App, produced by the EU, to help you contact health services in the country you are visiting. The app does not replace the EHIC, so make sure you still apply and get one before you depart.

The European Health Insurance Card does not cover the cost of repatriation, flight or air ambulance home if needed.

Irish, UK and European Companies Offering Travel Insurance

Travel insurance for people with pre-existing conditions is the same in many respects as travel insurance for healthy travellers in that it is typically designed to cover you for the unforeseen, such as cancellation or lost luggage. Where it differs is the medical component.

People with CF will usually either not receive cover for medical expenses related to their CF while abroad or an additional premium will be charged to separately cover medical costs related to CF.

Travel Insurance

For People with Cystic Fibrosis Living in Ireland



Travel insurance packages tend to break down into single trip, multi-trip or long stay policies. Sometimes it might be a more cost effective option for a person with CF to purchase a single trip policy if they are planning just one holiday in the year. The length of trips and cost of policies will vary widely and be updated regularly so it is important that you satisfy yourself as to what you want covered.



Private Travel Health Insurance

VHI International from VHI Healthcare is International Private Health Insurance for Irish residents who are moving, travelling or studying abroad for more than 60 days and who intend to return to live in Ireland at a future date. You must be a VHI member for over five years to avail of this policy to cover your CF.

Travel insurance policies will differ, but there will typically be a varying degree of cover offered for: medical expenses, cancellation, baggage and personal belongings, personal liability and delays.

If you are a person with CF, it is probably most important for you to work out what medical expenses will be covered. If you are satisfied to have a policy which does not cover medical expenses related to your CF, it is vital that you are crystal clear on how the distinction is being drawn between those medical expenses arising from CF and those not arising from CF. Otherwise it would be advisable to pay an additional premium to ensure that your CF is covered or contact a specialist provider.

Specialist Travel Insurance

There are a number of insurers which specialise in giving policies to those with pre-existing conditions which are not listed on comparison websites. However, there are no hard and fast rules so you should get quotes from as many as you can. Useful insurance companies to contact include Good to Go Insurance, Insure and Go, Pulse Insurance, Staysure, Avanti, MIA Online, Orbis, and Global Travel Insurance.

Other providers to consider are;

- World First - once they have identified your condition they will ask you a few questions about your treatment and medication before providing you with cover.
- All Clear Travel in the UK will provide medical travel insurance for specialist and high risk medical conditions such as CF.
- Goodtogoinsurance.eu specialises in providing cover for existing medical conditions such as CF and can provide cover for medical and repatriation expenses of up to ten million euro, 24 hour medical emergency assistance and cover for loss of medication up to €300.

The product is designed to comprehensively cover your healthcare and travel insurance needs overseas. If you need to recoup medical costs, transfer to better facilities when medically necessary, claim for lost luggage or just need advice and practical help - wherever you are in the world, VHI International will cover you for such cost. For more information visit www.vhiinternational.ie

Many private health insurers will provide add-on travel insurance to a person with CF provided that they have a particular private health insurance plan for a set period of time. For example, Laya provides a premium discount on its Medicare Travel Insurance policy provided you have a private medical insurance policy (i.e. Laya, VHI or Irish Life Health) in force which provides cover for overseas medical treatment.

VHI is another company which essentially provides add on travel insurance if you have had private medical insurance for a certain period of time. Multi-trip from VHI Healthcare includes cover for pre-existing conditions up to the full limit of your medical cover. Your cover is operative for up to 60 days per trip to a maximum of 180 days in the year. Trips must commence and end in Ireland, and a return ticket must be booked prior to departure.

Irish Life also provides travel insurance linked to having private medical health insurance for a certain period of time. Customers of InsureandGo may also be entitled to a discount on travel insurance if they hold an eligible private health insurance policy for the duration of the InsureandGo policy. The private health insurance policy must provide cover for in-patient medical treatment abroad of at least €55,000 per person per claim.

AIG also provides cheaper travel insurance if people have private medical insurance. Plans that cover emergency expenses abroad may qualify you for a reduced insurance premium.