

PRESS RELEASE

THE IMPORTANCE OF DECLARING MEDICAL CONDITIONS – ORBIS INSURANCE SERVICES LAUNCH CAMPAIGN

Many people do not understand the importance of declaring a medical condition when travelling abroad. Some people think that they do not need insurance as they have cover through their bank, others have an EHIC card and feel that this is sufficient and some people just take a risk and have no form of cover.

Christopher Jordan, Managing Director of Orbis Insurance Services says: 'The insurance industry is coming under fire for not paying out claims, but unfortunately many people are not reading their policy documents carefully to ensure their policy is comprehensive. Orbis are a specialist broker for people with medical conditions, and the story of non disclosure is all too familiar to the clients that come to us. Many of our clients have had bad experiences before and the main reason for this is that they were not aware that they needed to declare medical conditions.'

Chris goes on to say: 'Our client's bad experiences have led us to launch a campaign to raise awareness of declaring medical conditions when purchasing travel insurance and to prevent people having bad experiences before realising the necessity'

Insurance policies are issued on the basis of the declaration of any 'material facts' and the acceptance of 'utmost good faith'. All insurers wordings will have these terms stated somewhere in their policy. Failure to disclose a material fact may, and probably will, invalidate your policy. Medical history is a material fact that needs to be declared when purchasing any insurance policy. This includes conditions that you had, but may not have anymore.

Lauren Stovell, General Manager states: '1 in every 4 people have a medical condition. This statistic suggests that 1 in every 4 people should have a specialist insurance policy but this is not the case.'

If you have a gold or a premier account with your bank, one of the benefits may be 'free travel insurance'. This insurance could be adequate as long as you do not have, or have never had any medical conditions. Many people assume that this cover is comprehensive and do not check the terms and conditions. It is only at the time when an individual needs to make a claim that they realise a policy is not fully inclusive.

Lauren says: 'The average cost of an air ambulance from the USA is £35,000. Should you not have a comprehensive insurance in place, you would be liable for these costs. This could turn a dream holiday into a nightmare with some people having to sell their houses to pay medical bills'

Other factors to consider when taking out travel insurance are any medical conditions that your immediate family may have that could cause you to cancel or cut short a planned trip. If a relative is sick at the time you take out an insurance policy but you do not declare this to your insurers, it is unlikely that you will be able to claim for cancellation should the relatives conditions deteriorate. Hazardous sports and hobbies are also necessary to declare if you are planning on going on an adventure holiday.

Orbis Insurance Services specialise in offering cover for people with medical conditions. We assess all cases on an individual basis and encourage the declaration of these conditions both past and present. Our team are experienced in taking medical information arranging cover appropriate for the individual. We have a panel of insurers who have a flexible underwriting criteria and an expert knowledge of the varying medical conditions.

**FOR FURTHER INFORMATION PLEASE CONTACT EITHER
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