

Media Alert

HONESTY IS THE BEST POLICY Don't Let Ill Health on Holiday Become a Financial Nightmare Warns Mondial Assistance

If you suffer from an existing medical condition, make sure you declare it to your insurer before you jet off on your travels, Mondial Assistance warns British holidaymakers. Those that don't, says Mondial, could see their travel claim for medical expenses or cancellation being declined, leaving the policyholder with a large medical bill or being unable to recover their holiday cost.

The most common reason for a claim to be declined by Mondial Assistance in the UK this year, was because the policyholder had not declared their existing medical condition at the time of buying their travel policy.

Whilst having to cancel a holiday is unfortunate enough, by far the most significant financial implication facing policyholders who have not declared their existing medical condition is being saddled with a hefty bill for medical treatment received in an overseas hospital. These costs can easily run into thousands of pounds, particularly if you are treated as an inpatient and significantly more if you need to be repatriated to the UK by air ambulance. A typical cost of an air ambulance with a nurse escort from Europe is around £20,000*.

A substantial number of policyholders hide the truth about the state of their health. Some simply believe that because their existing medical condition is normally under control then they don't need to declare it.

"The majority of travel policies contain exclusions relating to pre existing medical conditions," explains Barry Smith, UK Underwriting Manager for Mondial Assistance in the UK. "Policyholders should be aware that, in the event of a claim, Insurers will usually require confirmation from their GP that the claim has not arisen from an existing medical condition – if it has and the condition has not been declared to and accepted by the Insurer, then it is highly likely that the claim will not be paid.

"Honesty is definitely the best policy," says Barry Smith. "Travellers need to realise that their travel policy doesn't cover everything and it is very much in their interests to ensure they have declared any existing medical conditions to ensure that when things go wrong, they are safe in the knowledge that their insurer has been made aware of their condition and has confirmed that cover is provided for claims arising from their condition."

“It is also essential that policyholders read the terms and conditions of their policy to ensure that, if medical assistance is required overseas, the medical emergency assistance company are contacted at the earliest possible opportunity. By taking these simple precautions, travellers will be safe in the knowledge that they will be financially secure in the event of a claim.”

**For comprehensive single or annual trip travel insurance visit
www.mondial-assistance.co.uk**

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Ends

Notes to Editors

**Based on costs calculated Mondial Assistance as of 18/11/09*

Mondial Assistance: an intervention every 2 seconds around the world.

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For further UK press information please contact:
Margot Tomkinson, Justine Hoadley or Jen Staniforth
HSL
Tel: 020 8977 9132 or email mondialteam@harrisonsadler.com

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