

Insurance for individuals affected by Fanconi Anaemia

Can I obtain medical Insurance as a sufferer of Fanconi Anaemia?

Yes you can, and as a result of an amendment to the Healix database used by UK insurance companies following interventions from Fanconi Hope, there is now only one question that will be asked: "Have you been treated in hospital for this condition in the last twelve months?"

A loading on the premium to cover this condition will result from either answer.

Answering "No" will generate a lower premium than "yes".

Healix have built the system to account for the symptoms/ effects of Fanconi Anaemia without asking in-depth questions and feel this one question is relevant to establish health status and the premium outcome. However, in the knowledge that some living with Fanconi Anaemia develop Leukaemia, some Insurance Advisers will ask if Leukaemia has been diagnosed and if so, will ask a separate set of questions relating to the particular type of leukaemia.

Here is a list of insurance companies dealing in pre-existing medical conditions. They are listed purely in alphabetical order and do not indicate the preferences of Fanconi Hope. More will be added as and when they are identified.

1. Freedom Insurance

The logo for Freedom Insurance features the word "freedom" in a lowercase, sans-serif font. Above the letter "o" is a stylized, colorful graphic of a bird or wing, with colors transitioning from red to yellow to blue.

Pre existing medical condition travel insurance

"Freedom is a specialist travel insurance company, offering quality pre existing medical condition travel insurance. Depending upon circumstances, both single trip and annual policies are available. Many travel insurers decline to include cover for pre existing medical conditions, Freedom's travel insurance programme was specifically designed to solve this problem. Our ambition is to help you enjoy your holiday to the full with the comfort of a medical travel insurance policy that will respond if and when it is needed."

Contact Details:

www.freedominsure.co.uk

Tel: 01223 454 290 8.30am - 5.30pm Monday to Friday, 9.00am - 12 noon on Saturday

2. TravelPlan Direct



“Whatever your travel plans, go Direct for low cost, comprehensive cover and fast, friendly service. Over 2 million travellers every year rely on us for peace of mind when they travel.”

www.travelplandirectinsurance.com/index.htm

Tel: 0844 412 3110

Further Options

In addition to the above you can find a more extensive list on the **Haemophilia Society** website at www.haemophilia.org.uk/UserFiles/Travelinsurance.pdf. who to the best of the Society's knowledge cover pre-existing conditions related to Haemophilia and as such may well provide cover for those affected by Fanconi Anaemia.

MacMillan Cancer Support: Getting travel insurance when you have cancer.

<http://www.macmillan.org.uk/Cancerinformation/Livingwithandaftercancer/Practicalissues/Travel/Gettingtravelinsurance.aspx>

Information provided by Bob Dalgleish 26/10/09