



GUCH
GROWN UP
CONGENITAL
HEART PATIENTS
ASSOCIATION

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Travel Insurance

We have looked at the travel insurance market and we are offering this option as a reasonable policy which is likely to offer cover at a decent rate for most GUCHs.

There are obviously other companies that offer travel insurance which might cover GUCHs and you may wish to shop around. The GUCH helpline may well be able to provide suggestions of other companies.

There are those who have recently had or are waiting for a procedure or results that will be unable to obtain cover. It is not advisable to travel without insurance.

You should apply and confirm you can get travel insurance before finalising a booking for a trip just in case it turns out you cannot get cover and decide you then need to cancel the booking, which will incur you cancellation charges.

Whilst we are recommending Ageas Travel Insurance through Redwood Insurance as brokers, we have no connection with either of them and take no responsibility whatsoever for any issues which may arise. Our recommendation is given in good faith, passing on our findings and having had experience of dealing with both Ageas and Redwood in the hope that we may be able to assist. All dealings must be only conducted between you and them, and you must do so at your own risk making sure the product is what you need before you buy.

Declaration

The Ageas Travel policy contains certain conditions and exclusions in relation to the health of the insured persons. It is essential that at the time of taking out this policy and when booking a trip under an annual multi-trip policy you are able to make the following declaration in relation to yourself and each insured person. If you agree to this declaration knowing that any part of it is untrue then Ageas reserve the right to cancel the policy or refuse to deal with any claim arising or to reduce the amount of any claim paid. If you have any doubts in relation to this declaration then you must contact Redwood Business Insurance Services Ltd to discuss.

Medical Exclusions

If at the time of purchasing this policy and when booking a trip under an annual multi-trip policy, anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- a) Is anyone waiting for an operation, post-operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- b) Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check ups for a stable condition?
- c) Does anyone have a condition for which a terminal prognosis has been given?
- d) Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

Health Questions

If anyone insured under this policy answers 'Yes' to any of the following questions when this insurance is purchased, and when booking a trip under an annual multi-trip policy if later, this policy will not cover any claim arising directly or indirectly from that condition, unless we have agreed in writing to cover it. To see if we can provide cover for your existing condition(s) you must contact Redwood Business Insurance Services Ltd. You may have to pay an extra premium to include cover for your medical condition.

For you and each insured person:-

- 1) Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
- 2) Has anyone ever been diagnosed with or received treatment for any heart/cardiac problem, stroke, TIA, or circulatory condition (including high blood pressure, unless stable and controlled by no more than one prescribed medication)?
- 3) Does anyone have a breathing condition for which they take more than two prescribed medications, or which has ever required the use of supplementary oxygen or the use of a nebuliser?
- 4) Has any insured person with a breathing or circulatory condition had their medication changed in the last 6 months?
- 5) Has any insured person been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
- 6) Has any insured person ever had an organ transplant, been on kidney dialysis, had diabetes, dementia or any other psychiatric or psychological illness?

Please call Redwood on **01268 776277** for a quotation.

Significant Features and Benefits

Sum insured per person (up to)	Single/ Multi-trip	Long-stay
If your trip is cancelled	£5,000*	£1,000*
If your trip is cut short	£5,000*	No cover
Medical and other expenses	£10 million*	£5 million*
Hospital benefit	£1,000	£460
Personal accident	£25,000	£15,000
Personal belongings	£1,500*	£1,000*
Temporary loss of personal belongings	£100	£100
Money and documents	£400*	£400*
Loss of passport	£250	£250
Personal liability	£2 million	£2 million
Missed departure – extra travel and accommodation expenses	£750	£500
Mugging	£500	No cover
Legal expenses	£25,000	£25,000
Delay	£100 (£5,000 for cancellation)	No cover

Items marked with a * are subject to a £50 excess

The information contained in this leaflet was correct at the time of going to press and you should make sure that the policy provides what you need before you buy it.

Contact

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