

## **Important Information for Customers with Pre-existing Medical Conditions**

In accordance with requirements recently introduced by the UK's financial services regulator, the Financial Conduct Authority, we wish to give you information on how you might improve your access to travel insurance policies that include cover for more serious medical conditions.

The following circumstances might apply for when this information is relevant to you:

- You have not been offered, or have been declined a quotation wholly or partly due to a medical condition;
- Your policy has been cancelled, wholly or partly, due to a medical condition;
- You have been offered a policy with a medical condition exclusion, which cannot be removed from the policy;
- You have been offered a policy with a medical condition premium of £100 or more;
- You have been offered a policy in respect of which the medical condition premium is not known.

Development has been taking place at a number of institutions to produce a publicly available "Medical Cover Firm Directory", which only lists firms that provide, or arrange, travel insurance policies that cover more serious medical conditions. Such a directory will also show enough information about each firm listed so you can make an informed initial choice about which provider might best meet your needs.

Using the directory is likely to make it easier for you to navigate the available market and find a firm that:

- Is willing to offer cover for your condition;
- Is willing to offer cover for your condition without specific exclusions;
- Is willing to offer cover for your condition at a more affordable price.

The Money and Pensions Service (MaPS) has launched a travel insurance directory on its Money Advice Service website which can be accessed here: <https://traveldirectory.moneyadviceservice.org.uk/en>

Consumer enquires about the directory can be made to the Money Advice Service's Customer Contact Centre, which is available Monday to Friday, 8am to 6pm using the details below:

Telephone: – 0800 138 7777

Email – [enquiries@maps.org.uk](mailto:enquiries@maps.org.uk)

Address – The Money Advice Service, Holborn Centre, 120 Holborn, London, EC1N 2TD