

# Travel insurance and the problem of pre-existing medical conditions

Cassy Norris

***Editor's note:** This material was developed by Cassy from the many responses she received in March-April 2018 via the p-futures e-list. She had sent out an email asking for everyone's advice and recommendations about the problem of getting cover for pre-existing medical conditions as part of your overseas travel insurance package.*

*Cassy considers this a work in progress and is endeavouring to convince various travel insurance companies to consider more generous conditions for principals with medical conditions and for those over 70.*

*If you have something more you can add to this info then please contact Cassy via the details provided at the end of this article, otherwise please read on...*

Travel insurance for seniors with pre-existing medical conditions is a very important matter. No one wants to retire to find their medical conditions preclude travel!

While investigating this matter I learned that the most common medical issue that insurance companies deal with is gall bladder issues. After gall bladder removal, obtaining travel insurance is easier and premiums fall from prices like \$1350 to normal rates for a holiday of four weeks.

Another issue principals raised in obtaining travel insurance was the question of how long has it been since you were last in hospital, and whether it matters when applying for travel insurance? It looks like a two year gap seems to be the criteria, along with your doctor certifying you are fit to travel.

## Why not access Smartraveller?

A good starting point for considering travel insurance is our own Commonwealth Department of Foreign Affairs and Trade (DFAT) [Smartraveller](#) website. Its [travel insurance page](#) provides regular updates on all matters related to travel insurance, including reasons why you should get travel insurance, a [Smartraveller travel insurance buying guide](#) written by Choice and a cheat sheet.

In addition, Smartraveller also publishes the results of their annual travel insurance surveys. The [2017 survey](#) reveals that misunderstanding of travel insurance has decreased, however many insurance holders are not aware of the countries for which they do not get cover. Of particular interest is the fact that 44% of travellers are not certain that they need to disclose pre-existing medical conditions to insurers.

DFAT also reminds us that Australia has reciprocal health care agreements with Belgium, Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway, Slovenia, Sweden and the United Kingdom. These agreements enable Australians to access urgent or emergency treatment overseas. However, medical services are only provided when it would be unreasonable to delay treatment until the person returns to Australia.

## Choice travel insurance reviews

Choice undertakes a regular review of travel insurance policies. Senior scores above 70% are hard to find. In its [latest review of travel insurance](#) Choice recommends [RACV Total Travel Care](#), which includes senior cover.

In addition, Choice also publishes its own [Travel Insurance Buying Guide](#) – this is different to the one it has written for Smartraveller (see above).

## So what else did people say?

- Commonwealth Bank MasterCard travel insurance – provides cover for significant pre-existing medical conditions. Three reports were positive. Some people paid excesses, but not more than around \$250.

- Overseas travel insurance provided by Allianz - their policies did not cover Africa or North America.
- Up and Go was cheaper than the Commonwealth Bank MasterCard, and also included cover for pre-existing medical conditions.
- Covermore was quite expensive but also very comprehensive, and it included more pre-existing medical conditions. This was agreed by four members, but it's more expensive if you are over 70 years of age.
- The NSW Seniors Card was recommended as advertising one for over 70s.
- Members of Probus can get travel insurance with cover for pre-existing medical conditions plus a reasonable excess provided your GP says you are fit to travel.
- Various St George and Westpac credit cards, if used to purchase at least \$500+ per person of prepaid trip costs, e.g. air fares, prepaid accommodation, car hire etc, offer free/complimentary travel insurance underwritten by Allianz, however it is for international travel only. The age requirement is up to 80 years of age. Various pre-existing medical conditions are automatically covered by this insurance but you can also apply for cover for additional pre-existing medical conditions at quite a cheap price.
- Teachers Health travel insurance – three people indicated no problems with cover for pre-existing medical conditions. For more information click [here](#).

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Cassy is Principal of Ryde Secondary College and leader of the SPC Principal Futures Reference Group. She was responsible for establishing the reference group and initiating the Principal Futures project with the NSWSPC, and has been a key member of the website writing team. Cassy believes that public school principals can make a huge contribution to society through their unique skills and experience. She is particularly keen to develop opportunities for retired principals on boards of companies and NGOs and in public education, the public sector and volunteering.