

## Important Information for customers with pre-existing medical conditions

We are obliged to inform you of how to improve your access to travel insurance policies that includes cover for more serious medical conditions.

The following factors would determine when this information is relevant to you:

- You have not been offered, or we/the insurer, have 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.

We would like to provide you with details of a 'Medical Cover Firm Directory', which is a publicly available directory that only lists firms that provide or arrange travel insurance policies that cover more serious medical conditions. The directory will also show you enough information about each firm listed, so you can make an informed initial choice about which provider might meet your needs.

Some of the advantages of using the directory are it makes it easier for you to navigate the available market and it makes it more likely that you will find a firm who:

- 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](#).

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

**Edinburgh** 69a Dean Path EH4 3AT. Tel 0131 311 4700  
**Dalkeith & Haddington** 55 Market Street EH41 3JG. Tel 01620 823737  
**Kelso** 15 Oven Wynd, Kelso, TD5 7HS Tel 01573 223707