

## Travel Insurance for Pre-existing Medical Conditions

A pre-existing medical condition is an illness or injury that exists before you purchase Travel Insurance. If you have a medical condition, no matter how minor it may seem, you need to make sure it is declared and fully covered when buying Travel Insurance and prior to you travelling.

Examples of pre-existing medical conditions include conditions of the heart, lungs, kidneys and cancer, as well as non-physical conditions such as anxiety and depression should also be declared if prompted.

We know that buying the right Travel Insurance with cover for medical conditions isn't always straight forward, our online medical screening system allows you to screen your own medical condition(s) and obtain an immediate decision whether cover can be provided and if so whether any loadings apply to your premium, alternatively, you can contact Salt by telephone where we will be able to complete your application for you based on the answers you provide.

The cost of medical treatment overseas can be extremely high, which is why it is important for you and your family, to ensure that you have Travel Insurance in place that provides cover against all your pre-existing medical conditions.

In the event you are unable to find suitable cover against the pre-existing conditions declared from our preferred provider, we have partnered with Just Travel Cover a specialist provider with a panel of insurers who specialise in cover for hundreds of medical conditions.

You can get a quote online here <https://www.justtravelcover.com/?tracking=8c6374eb-ee6f-460f-93ba-8cf781ab5797> or contact the Just Travel team for advice on 0800 093 9139.

Just Travel Cover is also listed on a specialist travel insurance directory <https://traveldirectory.moneyadviceservice.org.uk/listings> provided by the Money and Pension Service (MaPS), which you can also visit or telephone on 0800 138 777 if Just Travel Cover are unable to help, or if you feel your quote is too high