# Travel insurance dispute leaves Warrington grandmother with £8,600 medical bill after Egypt hospitalisation



Margaret Houghton, a 65-year-old grandmother from Warrington, is facing a financial crisis after falling severely ill during a dream vacation to Egypt. On what should have been a delightful family holiday with her husband Dave, their daughter Kate, and three grandchildren, Margaret developed pneumonia towards the end of their two-week stay. This unexpected turn of events led to her being admitted to Sharm Peace Hospital in Sharm El-Sheikh, and to the shock of her family, their travel insurance is failing to cover the mounting medical costs, which have already surged to over £27,000.

Despite securing a travel insurance policy for £165, the family has now been notified by No Limits, the insurance provider, that discrepancies in Margaret's pre-existing medical conditions have rendered her coverage inadequate. The family learned that although no conditions related to her hospitalisation were disclosed at the time of application, the insurer deemed the omitted details significant. Aileen Houghton, Margaret’s daughter-in-law, explained, “My sister-in-law filled in all the travel insurance to the best of her knowledge... The travel insurance have reviewed the full GP record and she mistakenly missed off some conditions” that were ultimately deemed irrelevant to the current health crisis. As a result, the insurance is only willing to cover 67% of the bills, leaving the family to confront a staggering out-of-pocket expense.

The stress of managing these unexpected costs is compounded by the fact that Margaret relies on disability benefits. Aileen voiced the family's distress, stating, “She’s struggling to get well because she’s stressing about everything and the whole family's just starting to fall apart.” In their effort to address the financial burden, the family has created a GoFundMe page, successfully raising nearly £3,000, but they still face an ongoing challenge with bills that may exceed £8,600. Moreover, Dave and Kate are now at risk of incurring fines for overstaying their Egyptian visas as they visit Margaret, who may need an extended period in the hospital due to complications from a bacterial infection.

The case of Margaret Houghton highlights significant issues surrounding travel insurance and the importance of full disclosure when applying for coverage. According to guidance published by the UK government, comprehensive travel insurance is imperative, particularly for those travelling to countries where medical treatment is not provided free of charge. The document stresses that medical costs in Egypt are the responsibility of the traveller or their insurance, and the European Health Insurance Card (EHIC) offers no coverage in this region. This highlights a crucial point: travellers should ensure that their insurance not only covers the basics but also considers any pre-existing conditions to avoid costly surprises.

Despite premiums for travel insurance being relatively modest, typically ranging from 5 to 7% of the total trip cost, the lack of thorough policy understanding can lead to dire consequences. An article on the significance of travel insurance noted that domestic health plans often provide limited coverage abroad, making it essential for international travellers to secure appropriate insurance. In light of Margaret's experience, which reveals how even minor omissions can drastically affect coverage, it raises an important caution for future travellers: without vigilant policy review and full disclosure of medical histories, the financial safety nets expected might turn out to be more fragile than anticipated.

As cases like these unfold, they serve as sobering reminders of the unpredictable nature of health while travelling and the potential for significant financial hardship that accompanies medical emergencies abroad. Margaret's situation not only illuminates the inherent risks of travel but also points to the necessity of being fully informed and prepared when venturing overseas, especially for those with existing health concerns.

## Reference Map:

* Paragraph 1 – [[1]](https://www.express.co.uk/news/uk/2060174/i-owe-thousands-medical-bills-despite-having-travel-insurance), [[2]](https://www.gov.uk/government/publications/hospitalisation-in-egypt-information-pack/information-for-british-nationals-hospitalised-or-in-need-of-medical-help-in-egypt)
* Paragraph 2 – [[1]](https://www.express.co.uk/news/uk/2060174/i-owe-thousands-medical-bills-despite-having-travel-insurance), [[3]](https://kffhealthnews.org/news/travel-insurance-michelle-andrews-042412/), [[5]](https://holeinthedonut.com/2009/10/20/travel-insurance-worth-price/)
* Paragraph 3 – [[4]](https://www.washingtonpost.com/national/health-science/travel-insurance-can-ease-the-pain-of-a-vacation-marred-by-a-medical-emergency/2012/04/23/gIQASUtlcT_story.html), [[6]](https://uphelp.org/travel-insurance-the-revolution-wont-be-covered/), [[7]](https://www.magazine.medicaltourism.com/article/travel-insurance)

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## Bibliography

1. <https://www.express.co.uk/news/uk/2060174/i-owe-thousands-medical-bills-despite-having-travel-insurance> - Please view link - unable to able to access data
2. <https://www.gov.uk/government/publications/hospitalisation-in-egypt-information-pack/information-for-british-nationals-hospitalised-or-in-need-of-medical-help-in-egypt> - This UK government publication provides essential information for British nationals who find themselves hospitalised or in need of medical assistance in Egypt. It outlines the healthcare system, advising that medical treatment is not free and must be paid for by the individual or their insurance company. The document also highlights that the European Health Insurance Card (EHIC) does not cover medical costs in Egypt, emphasising the importance of comprehensive travel insurance. Additionally, it details hospital procedures, including the need to bring personal toiletries and the hospital's retention of passports during stays. The publication also offers guidance on making complaints, obtaining medical reports, and the process of repatriation, noting that the British Embassy cannot provide financial assistance for medical expenses incurred in Egypt. It concludes by advising travellers to ensure they have comprehensive travel insurance before travelling abroad.
3. <https://kffhealthnews.org/news/travel-insurance-michelle-andrews-042412/> - This article discusses the significance of travel insurance in protecting travellers' health and finances during vacations. It highlights that for a relatively modest daily cost, travellers can obtain coverage that protects against trip cancellations, medical emergencies, and evacuation needs. The piece underscores the high costs associated with medical evacuations, which can run $50,000 or more, and provides examples of individuals who benefited from such coverage. The article also notes that while some domestic health insurance plans may offer limited coverage abroad, they often do not cover medical evacuations, making travel insurance a crucial consideration for international travellers.
4. <https://www.washingtonpost.com/national/health-science/travel-insurance-can-ease-the-pain-of-a-vacation-marred-by-a-medical-emergency/2012/04/23/gIQASUtlcT_story.html> - This article explores how travel insurance can alleviate the financial burden of medical emergencies during vacations. It explains that comprehensive travel insurance policies typically cover trip cancellations, medical emergencies, and evacuations, with costs generally ranging from 5 to 7 percent of the trip's price. The piece provides examples of travellers who benefited from such coverage, including a couple who had their medical evacuation and hospital expenses fully covered after an accident abroad. It also cautions that domestic health insurance plans may offer limited coverage overseas, particularly for medical evacuations, highlighting the importance of obtaining travel insurance for international trips.
5. <https://holeinthedonut.com/2009/10/20/travel-insurance-worth-price/> - This personal account discusses the importance of travel insurance, particularly in covering medical expenses and medical evacuation during international travel. The author shares an experience where, after a medical emergency abroad, the insurance company initially tried to refuse payment, citing a pre-existing condition. After intervention, the company agreed to cover the expenses, which amounted to over $40,000. The author emphasises the unpredictability of health issues while travelling and the necessity of having comprehensive travel insurance to avoid significant financial hardship.
6. <https://uphelp.org/travel-insurance-the-revolution-wont-be-covered/> - This article examines the limitations of travel insurance policies, particularly in the context of natural disasters and civil unrest. It highlights that most policies exclude coverage for events like earthquakes and political upheavals, focusing instead on medical emergencies and evacuations. The piece discusses the challenges travellers face when seeking compensation for trip cancellations due to such events and advises on understanding policy exclusions and considering additional coverage options to ensure comprehensive protection during international travel.
7. <https://www.magazine.medicaltourism.com/article/travel-insurance> - This article discusses the critical role of travel insurance in covering medical expenses and medical evacuation for international travellers. It provides examples of individuals who faced significant medical emergencies abroad and highlights the importance of having insurance to cover such unforeseen events. The piece also notes that without travel insurance, travellers may face substantial out-of-pocket expenses and potential difficulties in receiving necessary medical care. It underscores the necessity of obtaining comprehensive travel insurance before embarking on international trips to safeguard against unexpected medical costs.