# Travel insurance premiums soar over 1,000% for some with pre-existing conditions



The soaring costs of travel insurance for those with pre-existing medical conditions have become a growing concern for many consumers, particularly as new findings reveal staggering premium increases. Research conducted by the consumer advocacy group Which? indicated that some medical conditions can propel travel insurance costs by more than 1,000 per cent. This alarming statistic underscores the significant financial challenge faced by travellers managing chronic health issues.

In their study, Which? sought quotes from twelve prominent insurers for three individuals with pre-existing medical conditions: a 67-year-old with type 2 diabetes, a 40-year-old with epilepsy, and a 41-year-old diagnosed with bipolar disorder and personality disorder. For the individual with bipolar disorder, one insurer quoted an exorbitant rise in premium from £38.48 to £484.52, marking a staggering increase of 1,159 per cent. On average, premiums from seven insurers surged by 715 per cent following the disclosure of this condition. In contrast, while the costs associated with diabetes and epilepsy increased, they were far less pronounced, with average premiums rising only by six and 23 per cent respectively.

This inequality in insurance pricing is echoed by broader industry insights. A survey conducted by Which? among over 4,000 travel insurance buyers revealed that 61 per cent had a pre-existing medical condition, with 36 per cent struggling to find affordable coverage. Notably, 7 per cent of respondents ultimately decided to travel uninsured, deterred by prohibitive costs. The median annual policy for those with medical conditions was £150, contrasting sharply with the £96 for individuals without, showcasing a disparity that often leaves those with health issues vulnerable when travelling.

Sam Richardson, deputy editor of Which? Money, emphasised the importance of thorough research, stating, “Our research found significant disparities in price depending on the insurer, so it’s vital that consumers shop around and compare as many policies as possible before making a decision.” Furthermore, while comparison sites can provide initial insights, they may not always include specialist insurers that cater specifically to those with health conditions. Consequently, Richardson urged potential travellers to seek quotes directly from these providers to avoid potential pitfalls.

The variance in coverage offers is further complicated by the different standards of service among insurers. A review of 153 travel insurance policies showed a stark range of scores in terms of quality, from as low as 19 per cent to as high as 88 per cent, demonstrating that not only can costs differ dramatically, but the level of protection can also vary widely between policies. This inconsistency can lead to serious implications for travellers, particularly if they encounter health issues abroad.

In recent discussions surrounding the insurance landscape, challenges such as delayed claims and inadequate communication have also been brought into focus. In a conversation on the Money Clinic podcast, Financial Times consumer editor Claer Barrett highlighted that nearly half of claimants experience difficulties when attempting to navigate their policies, leading to greater frustration for already vulnerable groups.

As the travel insurance market continues to grapple with rising costs, it becomes increasingly crucial for individuals to disclose their medical history accurately. While the temptation to omit a condition for a lower premium may be strong, the risks can be catastrophic, potentially leading insurers to invalidate claims and expose travellers to unexpected financial burdens.

For many, the necessity of travel insurance is indisputable; whether it’s for leisure or essential travel, having the right coverage is paramount. As pressures mount within the industry, consumers must remain vigilant, ensuring they balance the need for affordability with the need for comprehensive protection, especially those navigating the complexities of existing health conditions.

### Reference Map

1. Paragraphs 1, 2, 3, 4
2. Paragraphs 2, 4
3. Paragraphs 5, 6
4. Paragraph 6
5. Paragraph 6
6. Paragraphs 3, 4, 6
7. Paragraphs 4, 5

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.independent.co.uk/travel/news-and-advice/travel-insurance-medical-conditions-advice-b2755373.html> - Please view link - unable to able to access data
2. <https://www.which.co.uk/news/article/travel-insurance-market-still-not-working-for-customers-with-medical-conditions-which-research-finds-atUyc0T8SGN1> - A Which? survey of 4,009 travel insurance buyers found that 61% had a pre-existing medical condition, with 36% facing difficulties obtaining affordable coverage due to their condition. Notably, 7% chose to travel uninsured because premiums were prohibitively expensive. The median annual policy cost for those with pre-existing conditions was £150, 56% higher than the £96 for those without. Single-trip policies were 88% more expensive for individuals with medical conditions, averaging £75 compared to £40 for those without. These findings highlight the challenges travelers with medical conditions face in securing affordable insurance.
3. <https://www.ft.com/content/fac703f1-c7f8-470e-aaae-17c21504d114> - In a recent Money Clinic podcast, Financial Times consumer editor Claer Barrett discussed the rising insurance premiums and the challenges consumers face when making claims. A Which? report revealed that nearly half of those who filed a claim encountered issues, such as delays and lack of updates. The discussion also touched upon the impact of increasing costs in car and home insurance, driven by factors like inflation and climate change. Ian Smith, the FT's insurance correspondent, provided insights into the market's challenges and offered practical advice for reducing insurance costs.
4. <https://www.ft.com/content/2f7e4608-067d-490d-8251-b6388e7cb81f> - This article examines the nuances of travel insurance provided by credit cards. While some credit cards offer travel insurance, it's crucial to understand the extent of this coverage. Limitations may include coverage only for the account holder and their spouse, excluding the entire family, and specific activities like extreme sports might not be covered. For older travelers or those with pre-existing medical conditions, specialized policies may offer better coverage. The piece emphasizes the importance of disclosing medical conditions to insurers and considering the specific needs of one's trip when selecting a policy.
5. <https://www.reuters.com/world/india/india-insurers-look-hike-health-premiums-pollution-stings-2025-02-21/> - Indian insurers are contemplating a 10% to 15% increase in health insurance premiums for New Delhi residents due to a surge in claims related to air pollution. This follows record-breaking pollution levels in 2024, leading to increased treatments for respiratory and cardiovascular conditions. If approved by the insurance regulator, this would be the first time air pollution is used as a determining factor for health insurance premiums in India, potentially setting a precedent for other cities. Toxic air has also elevated hospitalization rates for respiratory ailments in the capital.
6. <https://www.sbigeneral.in/blog/travel-insurance/travel-articles/what-medical-conditions-affect-travel-insurance> - This article outlines various medical conditions that can impact travel insurance coverage. Conditions such as diabetes, respiratory issues, cancer, neurological disorders, and mental health conditions are highlighted as factors that insurers may view as high-risk. The piece emphasizes the importance of disclosing these conditions when purchasing travel insurance, as failing to do so can lead to complications or denial of claims. It also defines pre-existing medical conditions and advises travelers to check the terms of their health insurance policies before finalizing their choice.
7. <https://shieldchoice.com/insurance-comparison/travel-insurance/5-factors-that-affect-travel-insurance-premiums/> - This article discusses five key factors that influence travel insurance premiums: existing health conditions, age, activities and sports, currency fluctuations, and destination. It explains how each factor can lead to higher premiums, with a particular emphasis on existing health conditions. The piece advises travelers to be transparent about their medical history when seeking customized quotes and to consider the specific needs of their trip when selecting a policy. It also highlights the importance of comparing plans and getting quotes to find the best coverage for one's travels.