

The Over-65 Guide To Travel Health

Everything you need to know for peace of mind before travelling to Europe or buying travel insurance.

Of all people I know that travel can be a wonderful way to relax, but if you are over 65, or if you have medical conditions, or one of your party suffers from a medical emergency while travelling, then a little extra planning and preparation can make sure your holiday goes smoothly and you get the best attention possible quickly.

In this guide I want to share with you how I ensure my travel plans go as smoothly as possible, and that life's emergencies—sometimes little, sometimes large—are dealt with. In fact it led naturally to why I created *Europe Plus*. Let me explain how travel for the over 65s does not need to be expensive, and tell you about the exceptional cover you can already expect while travelling in Europe.

I'll also reveal what the Daily Telegraph and The Guardian have to say, and how you can get the best value for money quickly and easily.

By the time we reach our sixties or seventies, many of us have some kind of medical condition: sometimes mild, sometimes more concerning. However, this needn't stop us enjoying a well-deserved holiday, travelling to the beautiful beaches and wonderful cities that Europe has to offer within a three hour flight of the UK.

“Massively cheaper than some of the prices charged by insurers.”

—The Guardian



The one thing that makes all the difference for having a happy trip is peace of mind. You can only truly relax when you know that you don't have to worry.

With this in mind, many people take out travel insurance to cover themselves for any medical care they might need while abroad. Yet when it comes to travel insurance, there's often a problem: most traditional travel insurance doesn't take account of your health. It wouldn't pay out if you had to make a claim for medical expenses incurred on your holiday as a result of your condition. You must always declare any medical conditions you have when you are buying travel insurance, or the insurer may fail to pay your claim.

Why can travel insurance for the over 65s be expensive?

With traditional insurers, the cost of travel insurance for the over 65s can be high, and for those of us with pre-existing medical conditions it can be higher still. Sometimes this prevents people from going on holiday altogether, which is a great pity.

One of the main reasons travel insurance can be expensive is that private hospitals and clinics in Europe charge very high fees, knowing that people will claim it back off their insurance. This puts up the price for everyone. Some of the more unscrupulous establishments will even order unnecessary tests, and carry out unnecessary procedures, in order to bump up the bill!

Clearly something different is needed, to provide travel insurance cover that is simple, affordable, and reliable, letting you relax and enjoy your holiday.

The EHIC card provides basic health cover in Europe

Way back in 2006, the old E111 form was replaced by the European Health Insurance Card, or EHIC. This allows anyone with an EHIC card to be treated free of charge in a European state-run hospital, and the UK government will then settle the bill with the other country.

You can apply for your EHIC card at the UK government website <https://www.gov.uk/european-health-insurance-card>.

So, can't you just ignore travel insurance and only use the EHIC card? Well, it's not that simple. The EHIC card doesn't cover anything other than medical treatment, meaning that it ignores lots of things essential to peace of mind, especially for travellers over 65.

The EHIC card alone does not cover:

- Being flown back to the UK (incredibly expensive if you are ill)
- Lost or stolen property
- Personal accidents
- Payment if your trip is cancelled or cut short
- Payment if your trip is delayed
- Missing your departure or connecting flight
- Problems with pre-paid excursions



The best solution: Europe Plus to complement your EHIC card

The *Europe Plus* travel insurance policy has been designed to offer the additional cover you need, picking up where the EHIC card leaves off.

As the Daily Telegraph noted when it covered our previous policy *EHICPlus*, it “accepts cover for a wider range of pre-existing health conditions” than other policies.

Europe Plus also covers you as standard for over 100 activities that you might undertake on holiday, including hot air ballooning, swimming, angling, scuba-diving, snorkelling and yachting.

“Our top pick, though, is EHICPlus, which offers generous cover and a £75 excess on most claims. It is also a good bet for those with pre-existing medical conditions.”

—The Guardian

If you want further cover for cruise, winter sports, travel disruption, or business equipment, there are additional options you can also choose.

Of course, as with any insurance, you should always read the Policy Summary and [Policy Wording](#) to make sure that the policy is suitable for you.

Europe Plus is only available to holders of an EHIC card, so make sure you apply for your EHIC card before you travel.

You can trust Europe Plus

Europe Plus is a travel insurance policy you can trust. It is not associated with the UK government, but is provided by The Medical Screening Company, which has been established in the UK for almost 20 years as a specialist provider to the UK travel market.

You can have full confidence in *Europe Plus* because it is backed by Mapfre, one of the largest insurance underwriters in the world. It is also regulated by the Financial Conduct Authority, and covered by the Financial Services Compensation Scheme.

Europe Plus offers a full refund within 14 days of purchase, providing you haven't travelled, giving you further reassurance that you are in safe hands.

Get your quotation today:

Click here to get your personalised quotation now!



Countries covered by Europe Plus

EEA and EU countries including:

Albania, Andorra, Austria, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, UK, Ukraine.

Additional countries for Platinum Cover

(Only operative if appropriate premium paid):

Albania; Egypt; Moldova; Morocco; Russia and Tunisia.

Please note: Cover within the UK applies to pre-booked trips only and must require payment for at least one overnight stay in a commercial accommodation facility such as a hotel, bed & breakfast, hostel etc.

“Thank you, I will certainly mention to my friends how helpful you were and recommend you to them. It is good to find out that in this day and age that we can rely on the way people are dealt with in a very good manner.”

—Ivor from Bristol