



## CONGENITAL HEART DISEASE TRAVEL INSURANCE FOR YOUNG PEOPLE

Medical expenses in overseas destinations can be extremely expensive and, in some countries, accessing care will be very difficult without appropriate travel insurance. Travel insurance can assist in covering you for medical expense and other unforeseen problems such as cancellations, reimbursement of expenses or lost luggage

### Choosing a policy

When choosing a policy, it's important to know its limits and exclusions.

In many cases pre-existing conditions, such as congenital/childhood heart disease, will not be covered by a standard travel insurance plan. This means you should be wary of "free" travel insurance that can come attached to other services such as credit cards and holiday packages. Generally, these policies exclude cover of ongoing health issues such as Congenital heart disease. It is worth taking some time to do the research and work out which policy provides you the best coverage for your budget. Look for insurance that will cover pre-existing conditions and take time to accurately fill out things such as their medical assessment forms. Ideally, your insurance provider should acknowledge your pre-existing conditions in writing and agree to cover them.

It is worth noting if you don't declare a condition this could mean your insurance policy becomes invalid – it is best to state the situation of your health as accurately as possible and seek the coverage you need.

### Where can I get cover?

We've included a list of some companies used by our community for their pre-existing conditions. There are many others and you will need to work closely with them to see if their policy is right for you. Note: all links were accurate at June 2018

- **CoverMore Travel Insurance** - <https://www.covermore.com.au/existing-medical>
- **SureSave Insurance** - <https://www.suresave.com.au/travel-insurance-pre-existing-medical-conditions>
- **WorldCare Travel Insurance** - <https://www.worldcare.com.au/travel-insurance/pre-existing-medical-conditions/>
- **1cover** - <https://service.1cover.com.au/customer/en/portal/topics/1110885-pre-existing-medical-conditions/articles>
- **All Clear** - <https://www.allcleartravel.com.au/help-centre/finding-your-medical-condition/>
- **Columbus Direct** - <https://www.columbusdirect.com.au/travel-insurance/pre-existing-medical-conditions/>
- **Insure and Go** - <https://support.insureandgo.com.au/hc/en-us/articles/235430887-What-is-a-pre-existing-medical-condition->
- **Allianz Global** - <https://www.allianz.com.au/travel-insurance/>

HeartKids provides  
lifelong support for heart kids  
and their families



## Where can I go for further help?

People with congenital heart disease face unique challenges, treatment and often repeated surgeries for their entire lives, and support is critical at every stage of the journey – from when congenital heart disease is diagnosed through childhood, the teenage years and into adulthood.

HeartKids is the only national charity dedicated to supporting Australians of all ages impacted by congenital heart disease, the leading cause of infant death in Australia and a complex chronic disease requiring lifelong treatment.

For over forty years, HeartKids has provided timely support to infants, young people and adults living with congenital heart disease all across Australia. We also fund life-saving research, provide reliable and evidence-based information and advocate for the needs of impacted families.

Our support is a commitment for life.



Medtronic Australasia has supported the development of this factsheet for educational purposes, with no influence on the clinical content.

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HeartKids information does not replace professional medical advice.  
People should ask their doctor any questions about diagnosis and treatment.  
HeartKids 2018.

