

Travel insurance and assistance for disabled travellers

Travel Insurance

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People with disabilities may face fewer physical obstacles than in the past when it comes to domestic and foreign travel, but other barriers stand in their way, and access to suitable – and reasonably priced

– travel insurance is one. Is the industry missing out on vital revenue from this important segment of the travel sector?

The accessible tourism sector in the UK alone is worth an estimated £12 billion a year (pre-pandemic), and accessible travel, with equal access to travel for everyone, matters.

Progress in this regard has been driven in part by top-down initiatives by governments, for example within European Union (EU) member states, which have enforced better access for wheelchair users on streets and in public spaces, as well as more wheelchair-accessible hotel rooms. In museums, art galleries and other visitor attractions, equipment such as induction loops and audio guides, that help visitors with impaired hearing and vision, are becoming standard. EU (and UK) laws insist that passengers with accessibility needs who book flights online can easily request assistance for their journey. Websites selling flights must make available the relevant safety information the airline applies to carrying disabled passengers, according to UK travel trade association ABTA.

Is a disability a pre-existing condition?

So far, so good. There is still a long way to go, though, and not all disabilities are immediately visible. Travel insurance companies and their assistance partners could do more to provide policies for disabled people (and their accompanying carers) that are not hedged with exclusions, and which do not simply treat disabilities in the same way as other pre-existing medical conditions (PEMCs).

Advocates for people with disabilities are appealing to tour operators to look at the bottom line. Industry groups like ABTA are hosting seminars that focus on the opportunities that selling to people with disabilities present.

Awareness of specialist travel insurance providers continues to improve, in part because of initiatives such as the British Insurance Brokers Association's 'Find Insurance' scheme and its travel insurance directory for people with serious PEMCs, which launched in January 2021.

Missing an opportunity for travel insurance sales?

"There isn't enough recognition from the travel industry of the commercial benefits," Angus Drummond, Founder and Chief Executive of tour operator Limitless Travel, told ITIJ. "There is a huge opportunity in the market for companies who are willing to open up and cater for people with disabilities."

Angus, a world traveller and former investment banker, founded Limitless Travel after being diagnosed with the muscle weakening condition muscular dystrophy. The specialist holiday provider is staffed by people who have disabilities themselves, and so have first-hand knowledge of disabilities and the care sector.

He told ITIJ that 'there is unfortunately still a shockingly low level of awareness and understanding from mainstream travel companies'. Does that also apply to travel insurers and their partners in the medical assistance and medevac sectors? Premiums charged by insurers that specifically cater for people with disabilities are often extremely high compared with standard policies. Even specialist insurers perceive such clients as presenting a higher risk of a claim, and the cost of assisting people with special needs who fall ill or are involved in an accident while on holiday may be significantly higher than for disability-free insureds.

Drummond says it does not have to be that way. If insurance companies worked more closely with specialist travel providers such as Limitless, they could make insurance more readily available for disabled people, he argues: "The risk is less as we provide a higher level of care and support than other companies. We create a care plan and risk assessment for each customer and have trained carers on each trip. Travelling with Limitless would mitigate the risk for insurance providers and thus enable them to provide more affordable policies."

Disability is a wide-ranging term, embracing many different impairments and needs, so travel insurers must be able to tailor insurance packages to individual needs. With the rise of parametric insurance and the ability to gather and analyse wide sets of data, there is the possibility that the insurance industry can offer policies that are unique to each traveller and their unique disability.

“There is still a case of a ‘one-size-fits-all’ approach to disability – or the association that ‘disabled’ means ‘wheelchair user’,” said Drummond, who himself uses a wheelchair.

Insurance providers, though, maintain that their approach is more nuanced, so perhaps consumer education needs to be the focus, which will change the perception of the availability of quality travel insurance that fits the needs of travellers.

“We always attempt to take a personalised approach to how we service and assist our members,” says Lynn Pina, Chief Marketing Officer at GeoBlue (the trade name for the international health insurance programmes of Worldwide Insurance Services).

“Just as we’d take into account a member’s specific healthcare needs, we’d take the same approach with a member with disabilities and make every attempt to ensure they get quality care and service based on their specific medical needs.”



Punishing premiums for disabled travellers

How easy is it for someone with a disability to find the right travel insurance policies? At first glance, markets such as the EU member states, the US, Canada, Australia and the UK appear well provided for by specialist insurance providers or by specialist policies from major mainstream insurers.

Nevertheless, disabled people often cite travel insurance as the type of insurance that they find most difficult to access, and disability advocates say insurers, regulators and governments could do more to make sure that disabled people are not unfairly penalised when buying insurance, including travel insurance.

“Disabled people pay over the odds for travel insurance,” said Tom Marsland, Policy Manager at the UK disability equality charity Scope. “Sky-high premiums can make it really difficult for them to find insurance they can afford. Sometimes disabled people are denied cover altogether.”

Recent Scope research found more than a quarter (26 per cent) of disabled people felt they'd been charged more for insurance or denied cover altogether because of their impairment or condition. "Disabled people must be able to get affordable insurance like anyone else. There needs to be much more transparency around pricing and how risk is being assessed," added Marsland.

Companies in the travel insurance sector, unsurprisingly, maintain that there is adequate provision for travellers with disabilities.

"Many travellers with disabilities have conditions that need to be declared in order for their insurance to be valid," said Adam Edinburgh of UK travel insurance provider Holiday Extras, which offers cover for many disabilities and most pre-existing conditions. In many cases, he says, there is no increased risk, but some cases will present added risk, which then needs to be rated and an according premium price will be applied.

Hidden disabilities require specific travel assistance provision

It's not just about making travel insurance for people with disabilities more widely available and affordable, though. Advocacy groups and specialist travel companies also argue that greater recognition of the wide array of disabilities is needed. In particular, they say, there is a need for greater awareness of 'hidden' disabilities. It's easy to recognise that a wheelchair-enabled traveller or a blind or partially sighted person may have special requirements, but not all disabilities are immediately apparent. According to Scope it's unclear whether insurers are using and interpreting this information correctly. Is it sufficient to build up a comprehensive picture of disabled people's lives, particularly in instances where care, support or other interventions may mitigate potential risks.

How well trained are travel insurance staffers such as claims line workers when it comes to helping people with disabilities – not just in terms of managing a worst-case scenario, but more

mundanely in assisting disabled people with making routine claims, for example for lost, stolen or damaged items after their return home?

An insured wheelchair user may have no difficulty communicating by phone, text messaging or email, but that does not necessarily apply to an insured who is visually impaired, partially or profoundly deaf, or whose speech is impaired.

Are non-specialist travel insurers sufficiently aware that a one-size-fits-all approach is not adequate when serving people with disabilities? A profoundly deaf, or partially sighted traveller may be otherwise physically fit and fully mobile, but could still have issues with communication, for example onboard aircraft. Someone living with a condition such as cerebral palsy, muscular dystrophy or multiple sclerosis may be entirely compos mentis despite having speech or mobility issues – but all too often is not treated as such.

Communication skills

People with autism – an estimated one in 100 people in Britain and presumably a similar percentage worldwide – tend to find communication difficult and can feel intense anxiety in social situations or when they are not given enough time to process information, such as questions asked by medical staff or by first responders to an accident. Many autistic people are over- or under-sensitive to stimuli such as sound, smells, light, taste and touch. In some cases, bright lights or loud sounds can cause actual physical pain.

“Britain's National Autistic Society say individuals and organisations are still lacking in understanding of the issues that people with autism face”

All of these can lead to someone becoming so overwhelmed that they experience a ‘meltdown’ or ‘shutdown’, which can be physically and emotionally debilitating and can also make it almost impossible for them to communicate, even with trained carers. Although autism is much more common than is widely realised, organisations such as Britain's National Autistic Society say individuals and organisations are still lacking in understanding of the issues that people with autism face. Unfortunately, this includes organisations such as travel and health insurance companies.

That said, there are examples of good practice. Many airports, such as Manchester and London Gatwick, provide special assistance for autistic passengers and other people with disabilities.

“However, this is really the only point on a holiday where a disabled person can expect to receive specialist support,” says Angus Drummond. “This can be a problem overseas whereby a disabled person may be unable to communicate due to their disability and is unable to receive the support they need.”



A growing number of technical solutions are available to help insurers communicate with customers with disabilities. Clients of GeoBlue, for example, can use the US Federal <https://www.itij.com/latest/long-read/travel-insurance-and-assistance-disabled-travellers>

Communications Commission-approved Telecommunications Relay Service (TRS) to place a call to its customer service teams. Access to the TRS allows people with a hearing or speech disability to use the telephone system via a text telephone or other device to call people with or without such disabilities.

“Where a member with disabilities may need a medical evacuation, any specific needs would be noted in communication with the various providers involved in the medical evacuation”

“Our customer service teams have been trained on how to handle calls from relay service operators,” Lynn Pina said. Forward planning is also important, she pointed out. “With our pre-departure programme, expat members can get consultations with our clinicians to help them understand what to expect in their host country from a medical perspective, as well as assistance with planning healthcare needs and guidance to quality healthcare professionals based on their specific medical needs.

Where a member with disabilities may need a medical evacuation, any specific needs would be noted in communication with the various providers involved in the medical evacuation so that the appropriate accommodations can be made, for example providing American Sign Language-qualified medical staff.

Other companies have also been showing their intent to do more for disabled travellers – Allianz Seguros in Spain has recently signed an agreement with Grupo Social ONCE, an organisation dedicated to improving diversity and inclusion for people with disabilities. The agreement states that Allianz will focus more of its energy on inclusivity initiatives such as training and employment, as well as in the area of insurance distribution.

The travel insurance sector, like other parts of the global travel industry (and the world at large) has made great strides forward in providing insurance and assistance for people with disabilities. There is still work to do, though, in finding ways to make premiums more affordable for disabled people.