

Insurance solutions for those with a Primary Antibody or Primary Immune Deficiency

INSURANCE ISSUES

From time to time, patients contact us for information about insurance cover - informing us they have been declined cover because of their Primary Antibody Deficiency (PAD) or Primary Immune Deficiency (PID). We therefore felt it sensible to create an insurance leaflet to provide helpful information to anyone who has experienced the same difficulty. **UKPIPS** has no financial interest (commission on sales) or any other relationship with these firms and we suggest you ask for a written quotation before making a final decision about who will provide your cover. Additionally, **UKPIPS** makes **no** claims as to the efficacy, scope and/or price competitiveness, reliability, financial stability or any other integrity benchmark for the companies listed in this publication. We have discussed the needs of the **UKPIPS** community with these organisations and they are aware of the insurance needs of people living with a Primary Antibody Deficiency or other Primary Immune Deficiency. If you find the companies we've listed meet your requirements, please let us know. Equally, if you know an insurer **not** mentioned here, but who has given you excellent service, we'd be delighted to hear about that too, so their details can appear when this publication is next updated.

Broker name	INSURANCE COVER REQUIRED			
	HOME	LIFE	MOTOR	TRAVEL
All Clear				✓
Clear2Go				✓
Holiday Extras				✓
Pulse		✓		
Unique	✓	✓	✓	✓

HOME, LIFE, MOTOR & TRAVEL Insurance

Unique offers specialist insurance products and financial services for those living with pre-existing medical conditions and disabilities.

Travel insurance - there are no upper age limits on single trip policies and annual policies are available. **Unique's** established service has helped many people get cover



when they couldn't elsewhere. It also gives you a choice - either Platinum or Gold - providing varying levels on areas like cancellation and baggage, according to which may best suit your needs.

Life assurance - Because we never know what the future holds, life assurance cover from **Unique** could help bring you the peace of mind you're looking for. Plans available include level and decreasing term insurance, mortgage protection and family income benefit.

Home insurance - Buildings and contents cover are available, as combined or separate policies and there's a 10% discount for new customers (subject to underwriting criteria and minimum premium of £138). **Unique** policies include, as standard, more specialist features, such as cover for mobility aids, refrigerated medication and damage to the home when accessed in an emergency.

Motor insurance - **Unique's** service is more personal than the comparison websites, with its team searching to get the right deal for you. **Unique** can also offer 24 Hour Accident Claims Assistance and Legal Protection, with Low cost breakdown cover provided by the RAC. Speak to the team today on **01603 828 200** or visit **www.gallagherheath.com**

Unique is a trading name of **Heath Lambert Limited**, which is authorised and regulated by the Financial Services Authority. Registered Office: 9 Alie Street, London E1 8DE. Registered Number: 1199129 England and Wales.

LIFE COVER & ASSOCIATED PRODUCTS

Pulse Insurance Ltd (Pulse) specialises in arranging insurance to cover difficult to place and non-standard risks. Many cases seen by Pulse will have been previously declined by other companies. Pulse recognises that each case is different and hence offers a bespoke service, tailored to the needs of each individual case. Pulse prides itself on its personal customer service. Your call will be answered by an experienced member of staff, who will be able to help you through the process for obtaining cover.

We do not operate a call center (or a push-button answer service). We pride ourselves on our caring, considerate, professional and innovative approach. Our commitment to finding a solution for our clients means that we are able to provide indications of cost for over 80% of the enquiries we receive.

In a recent discussion between UKPIPS and Pulse's Managing Director, we were told that *"Pulse isn't the cheapest choice, but if we can't provide the client with a satisfactory level of cover, it's likely that no-one can!"*

Pulse Insurance Ltd

6 Oxford Court, St James Road, Brackley, Northamptonshire, NN13 7XY

Telephone: 01280 841430

Fax: 01280 702977

Travel Desk: 0844 3340165

Email: admin@pulse-insurance.co.uk

Web: www.pulse-insurance.co.uk

TRAVEL COVER ONLY



AllClear Travel provides medical travel insurance for people with pre-existing medical conditions who have difficulty in getting travel insurance elsewhere, whether it's because of medical conditions, disability or age.

AllClear Travel can provide cover for:-

- All medical conditions
- All ages (Single Trip and Annual Multi Trip)
- All destinations

For a quotation, phone **0845 250 5350** to speak to their UK Call Centre.

AllClear Travel, 1 Redwing Court,
Ashton Road, Romford, Essex, RM3 8QQ
Telephone: **0845 250 5350**
Web: www.allcleartravel.co.uk

INPUT ALREADY RECEIVED FROM THE UKPIPS COMMUNITY

As stated at the beginning of this leaflet, UKPIPS does not endorse or recommend any insurer, or the policies they offer.

However, from time to time, those in our community do tell us of good service they have received when seeking and obtaining insurance - and the two companies shown below may also be worth contacting. Please let us know if you have had good service from any other company not shown in this leaflet, if you think this information will help others.

Holiday Extras Ltd, Newingreen, Hythe,
Kent CT214JF
Tel: 0871 360 2020
Web: www.holidayextras.com

This company was recommended by a patient in Birmingham

Clear2Go Insurance, MIA Online Ltd.,
Unit 2 Imperial Park, Rawreth Lane, Rayleigh, Essex SS6 9RS
Tel: 01268 782745

Web: www.miatravelinsurance.co.uk/clear2go.php
This company was recommended by a patient in Scotland

IF YOU DECIDE TO CONTACT ANY OF THESE COMPANIES FOR AN INSURANCE QUOTATION, PLEASE MENTION AT THE START OF YOUR CONVERSATION THAT YOU OBTAINED THEIR CONTACT DETAILS FROM THIS UKPIPS INSURANCE LEAFLET.

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For details of information sources, contact info@ukpips.org.uk

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