# Travel Insurance for Kidney Conditions Explained

You may have heard that trying to get travel insurance when you suffer from a kidney condition is difficult or expensive. You may even have experienced being refused cover by your usual provider after telling them about your diagnosis, or have been quoted an eye-wateringly high premium.

Getting travel insurance when you have a kidney condition need not be a trial, or vastly inflate the cost of your holiday - you just need to know where to look. Here are answers to some of the most frequently asked questions about kidney disease and travel insurance.

## Why can I not get standard travel insurance anymore?

One of the key things travel insurance companies provide cover for is the cost of medical assistance abroad. Foreign nationals generally have to pay for treatment in a country they are visiting, and costs are often very high - the equivalent of paying for private healthcare.

Travel insurance policies are not designed to cover every single type of medical care a person might need when they travel abroad. In fact, standard policies are fairly narrow in what they do cover - accident and emergency care, and clinical and prescription costs for common illnesses you might pick up while you are away.

What generic travel insurance does not cover is any treatment associated with pre-existing medical conditions, such as kidney disease. These are considered as specialist categories of care and require specialist travel insurance.

[Take dialysis as an example](https://www.kidneycareuk.org/get-support/holidays-and-respite-breaks/). If you suffer from chronic kidney disease, there is a high risk that you might need dialysis while you are away, which will need to be paid for. Insurance companies have the right to decide if they want to take on that risk or not and charge accordingly.

## What if I don’t tell my insurance provider about my condition?

It is essential you tell your insurance company the details of any pre-existing illness before you travel. If you don’t and you subsequently need medical treatment, you are likely to find your policy invalidated - even if the treatment you receive is nothing to do with your kidney condition. Travel insurance companies will only honour policies based on full disclosure of relevant medical details.

## How do I get covered?

Some companies specialise in offering travel insurance for people with pre-existing medical conditions. They are prepared to take on the additional risks - and avoid simply applying massive hikes in premiums - by carrying out medical screenings and tailoring policies to what each individual is likely to need. So [kidney condition travel insurance](https://www.avantitravelinsurance.co.uk/kidney-conditions-travel-insurance) can take a variety of forms. For chronic kidney disease or renal failure, it will probably have cover for dialysis built-in. For kidney stones, there may instead be a specific clause about cover for pain relief, including hospitalisation, if symptoms flare up while you are away.

The key thing about getting the right travel insurance for your kidney condition is that it gives you peace of mind to enjoy your trip. Needing medical care while you are away need not be the end of the world. But if you end up having to pay thousands for it, that could well feel like it.