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Travel insurance and Parkinson's: what you need to know

Living with Parkinson's should not stop you getting travel insurance cover for a holiday abroad. Here is some information to help you get the right cover for yourself and your travelling companions.

Declaring pre-existing medical conditions

Parkinson's like all pre-existing medical conditions needs to be declared when you take out a travel insurance policy. As well as Parkinson's itself, be sure to declare any other associated medical conditions. Failing to declare any of your pre-existing medical conditions can invalidate your travel insurance policy.

How to declare Parkinson's on your travel insurance policy:

- 1. **Fill out the medical screening:** When you get a travel insurance quote you'll be prompted to answer questions about your medical history, including any pre-existing medical conditions.
- 2. **List ALL conditions:** If you have other health conditions whether associated with Parkinson's or not, be sure to include these too.

Questions you can expect about Parkinson's

Here are some of the questions Goodtogo insurance might ask about your Parkinson's when you get a quote:

- Have you been diagnosed with dementia because of your Parkinson's disease?
- Do you require assistance with eating, washing or dressing?
- Do you currently use any mobility aids?
- How many unplanned hospital admissions have you had for this condition in the last 12 months?
- Has this condition caused any difficulties with swallowing?

Covering friends and family on the same policy

We recommend that you and your travelling companions are all covered on the same travel insurance policy, regardless of whether they have any pre-existing medical conditions.

This means that your companions will also have cover if the holiday needs to be cancelled due to your Parkinson's or other existing medical condition. If you are all insured on different policies this is unlikely to be the case.

Additional items covered

If, like many people with Parkinson's you use mobility aids like canes, walkers, or even wheelchairs to assist with balance and mobility. Goodtogo offers cover for these essential items, including:

- **Mobility aids:** Goodtogo provides cover up to £2500 if your mobility aid is lost, stolen or damaged during your trip. Also includes the cost of temporary hire of a replacement during your trip.
- **Medication:** Goodtogo provides cover up to £300 for the necessary and reasonable cost of replacing essential medication lost or stolen during your trip.

Tips for travelling with Parkinson's

With Parkinson's, planning a trip may involve additional considerations to accommodate your symptoms that could impact the travel experience. If you suffer from Parkinson's symptoms like tremors, muscle rigidity, fatigue, and balance challenges this can make aspects of travel—such as navigating airports, standing in long lines, or even managing heavy luggage—more demanding. If you suffer from the cognitive symptoms, which sometimes accompany the condition, and may also affect memory, planning, and stress levels, these be heightened in unfamiliar environments.

- **Time:** Allow extra time for moving through airports, train stations, and other transportation hubs, reducing stress and avoiding the need to rush.
- **Request mobility and assistance services:** Many airports, airlines, and stations offer special assistance services. Requesting a wheelchair, electric cart, or escort service in advance can help you navigate through large, busy spaces.
- **Medications:** Time zone changes and long travel days can disrupt your medication schedules. Set reminders for medication times and keep your medication in your hand luggage.

Goodtogoinsurance.com can help you with travel insurance for your trip. Good To Go can cover all types of existing medical conditions and has no upper age limit. Remember to buy travel insurance as soon as you've booked your trip to ensure that you have cancellation cover in place straight away. Goodtogoinsurance.com includes cancellation cover on Gold, Platinum and cruise policies.

> Don't let your medical conditions hold you back. For travel insurance you're good to go!

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