

Travel insurance for pre-existing medical conditions



Vacationing with travel insurance is always a good idea. The worst that can happen rarely does. But even a minor mishap, like a sprained ankle far from [medical services](#), can ruin the trip you've been planning for months. It can tear a hole in your finances. And, if you or a family member needs to be airlifted and hospitalized because of a more serious event, the financial hit can be significant — never mind the incalculable worry if a loved one is sick.

Travel insurance — part of a comprehensive policy or stand-alone — is always a good idea. But what about those with “pre-existing medical conditions”?

Defining a pre-existing condition

Basically, any medical condition that you knew about and that existed before your departure is considered “pre-existing.” [Travel insurance rates](#) are calculated on people being in relatively good and stable health. So, you could risk receiving partial coverage or no coverage at all if a medical issue occurs and you haven't declared a pre-existing condition.

Insurers vary in how they define “stable period of health” (anywhere from 30 days to a year), during which a condition hasn't become worse or, for example:

- A physician hasn't prescribed any investigative tests, new treatment, or change in treatment
- There hasn't been any change in medication, hospitalization, or referral to a specialist

Best advice: talk to an expert

Read your travel insurance policy carefully and talk to a licensed agent if you think a “pre-existing medical condition” could affect your trip. You don't want to find out when you make a claim and it's rejected.

And, yes, you can get travel insurance if you have a pre-existing condition

Policies such as Manulife's [TravelEase](#) are specially created to provide travel insurance for Canadians with pre-existing conditions. So you're good to go!