Introduction to travel insurance

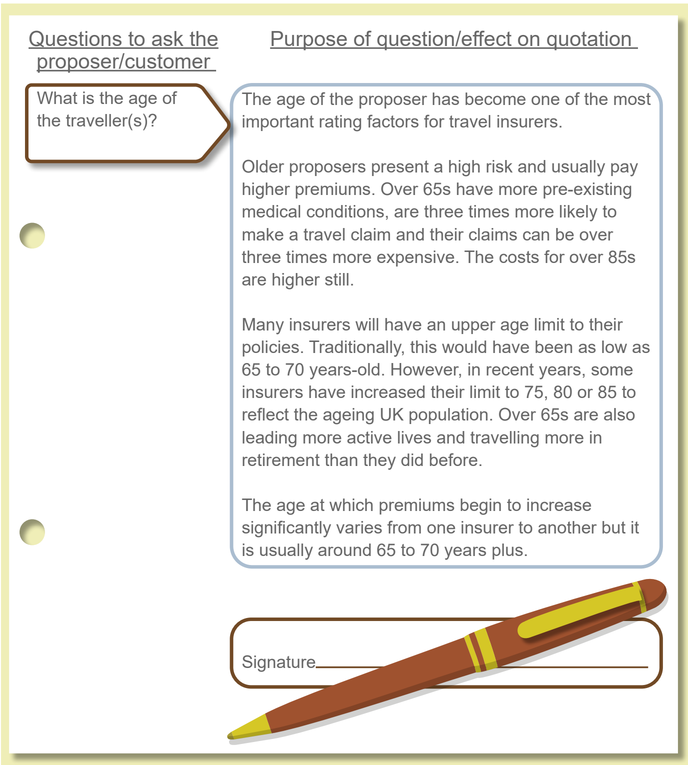
PL2: 2026 edition

Web update 1: 7 November 2025

Please note the following update to your 2026 edition of the **PL2** study text.

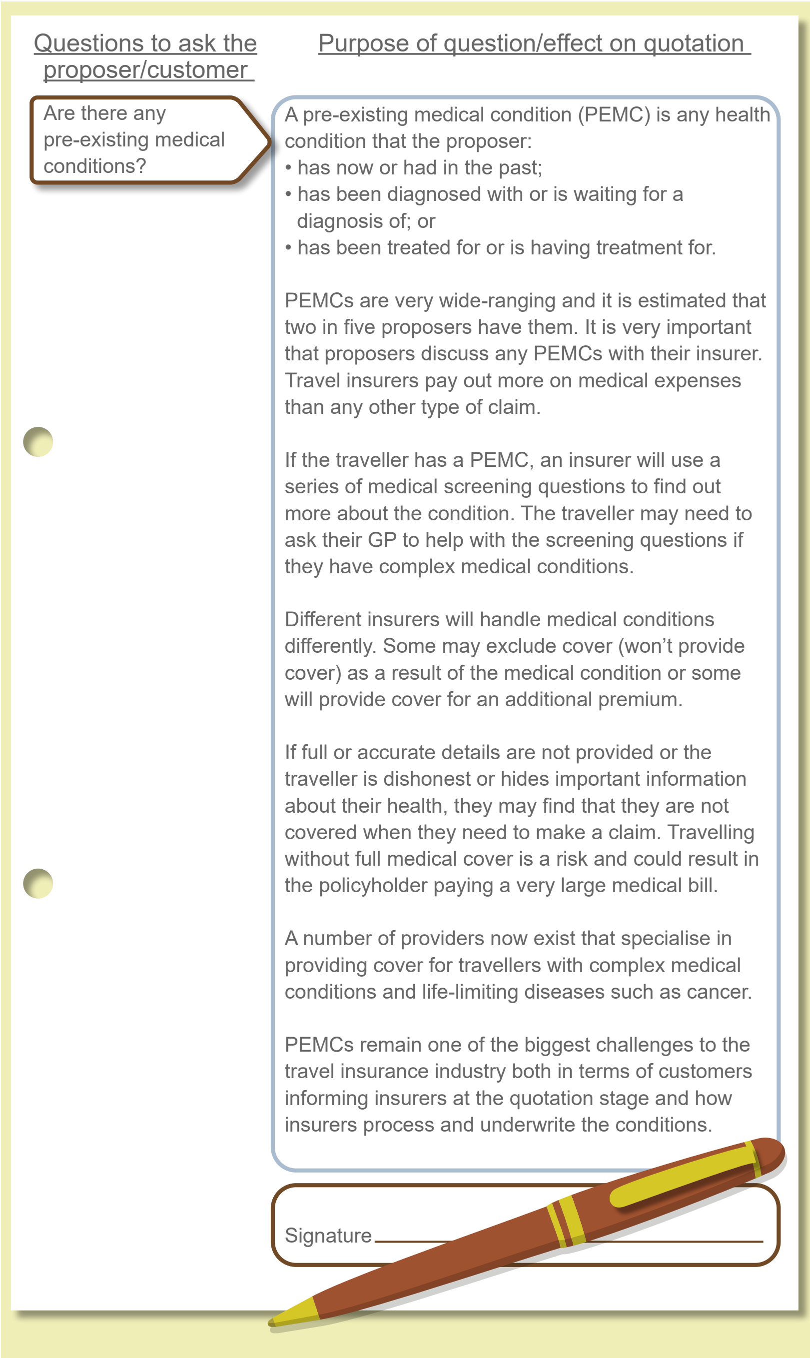
Chapter 2, section B1D, page 2/7

The following graphic has been added:



Chapter 2, section B1E, page 2/7

The following graphic has been added:



Questions to ask the proposer/customer

Purpose of question/effect on quotation

Are there any pre-existing medical conditions?

A pre-existing medical condition (PEMC) is any health condition that the proposer:
- has now or had in the past;
- has been diagnosed with or is waiting for a diagnosis of; or
- has been treated for or is having treatment for.

PEMCs are very wide-ranging and it is estimated that two in five proposers have them. It is very important that proposers discuss any PEMCs with their insurer. Travel insurers pay out more on medical expenses than any other type of claim.

If the traveller has a PEMC, an insurer will use a series of medical screening questions to find out more about the condition. The traveller may need to ask their GP to help with the screening questions if they have complex medical conditions.

Different insurers will handle medical conditions differently. Some may exclude cover (won't provide cover) as a result of the medical condition or some will provide cover for an additional premium.

If full or accurate details are not provided or the traveller is dishonest or hides important information about their health, they may find that they are not covered when they need to make a claim. Travelling without full medical cover is a risk and could result in the policyholder paying a very large medical bill.

A number of providers now exist that specialise in providing cover for travellers with complex medical conditions and life-limiting diseases such as cancer.

PEMCs remain one of the biggest challenges to the travel insurance industry both in terms of customers informing insurers at the quotation stage and how insurers process and underwrite the conditions.

Signature