

Insurance

This information sheet sets out some of the definitions, and provides contact details for some of the useful organisations you need if you are looking to take out insurance.

It is important to be clear about the type of policy cover you want. Ideally a copy of the full policy wording should be read before making a final decision whether or not to take the cover. It is vital to keep copies of all paperwork about your cover.

The names applied to a policy may sometimes be confusing. These are descriptions of some types of insurance cover.

Types of insurance cover

Term assurance

This is a type of life insurance that gives a payment of a specified amount if someone dies within the period agreed by the individual policy.

Critical illness

This cover is for illnesses that are diagnosed after you take out the insurance. It pays a lump sum if you are diagnosed with a health issue that meets the policy definition of critical illness. It will list which illnesses are covered.

Health cash plans

These plans provide limited cash payments for specified types of medical treatment.

Private medical insurance

This will cover private medical treatment. There are different levels of cover available which will have certain entitlements for treatment options.

Income protection insurance

This cover pays a monthly income after you have been declared unfit to work because of sickness or accident. The income payment continues until you are fit to return to work or the cover provided by the policy ends.

Mortgage protection insurance

This insurance covers mortgage payments after you have been declared unfit to work because of sickness or accident (similar to Income protection insurance). It may provide cover after a policyholder becomes unemployed, as well as when they cannot work due to sickness or accident.

Travel insurance

Travel insurance usually combines several types of cover, and can have one, or more, of the types of cover mentioned above.

Pre-existing conditions

Some insurers use wordings that exclude all pre-existing conditions. Others will decide on the basis of your individual circumstances. It is important to disclose all health issues, including symptoms for which no cause has yet been diagnosed, when applying for insurance cover. When considering a change of insurer, please bear in mind that a condition developed since the original current cover started is likely to be treated as a pre-existing condition by a new insurer.

Useful contacts

British Insurance Brokers' Association (BIBA)
0870 950 1790 (Monday–Friday 9am–5pm)
enquiries@biba.org.uk
www.biba.org.uk

BIBA is the trade association for brokers, and has a list of its members who are willing to insure people with Parkinson's.

Financial Ombudsman Services (FOS)
0800 023 4567 (Monday–Friday, 8am–6pm)
(Calls cost up to 4p a minute for BT customers)
0300 123 9123 or **020 7964 0500**
complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

FOS can help with complaints about most financial matters involving products and services provided in (or from) the UK. Insurance is one of the financial services that they cover

Financial Services Authority (FSA)

0300 500 5000 (Monday–Friday 8am–8pm, Saturday 10am–6pm and Sunday 11am–5pm)

www.moneymadeclear.fsa.gov.uk

The FSA is an independent body created by the government to regulate financial services in the UK. They make rules and have the power to investigate and enforce those rules. Insurance is one of the services covered.

More information and support

We have information sheets on a range of work, money and practical matters. You can download these from our website at **parkinsons.org.uk** or see the back page for details of how to order these for free.

Our helpline

For more help and information on rights and benefits, you can contact our dedicated employment and benefits adviser on the Parkinson's UK helpline on **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email **hello@parkinsons.org.uk**

Information and support workers

Our UK-wide network of information and support workers can also provide details about benefits and help you with the application process. You can find your local information and support worker online at **parkinsons.org.uk/isw** or call our helpline for details.

Local groups

Speak to others about their experiences at your local Parkinson's UK group. Visit **parkinsons.org.uk/localgroups** or call our helpline for details of your nearest meeting.

Online forum

Speak to others in a similar situation through our online discussion forum at **parkinsons.org.uk/forum**.



Insurance

If you have comments or suggestions about this information sheet, we'd love to hear from you. This will help us ensure that we are providing as good a service as possible.

We'd be very grateful if you could complete this form and return it to [Information Resources, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ](#). Or you can email us at publications@parkinsons.org.uk. Thanks!

Please tick...

- I have Parkinson's. When were you diagnosed?
- I'm family/a friend/a carer of someone with Parkinson's
- I'm a professional working with people with Parkinson's

Where did you get this information sheet from?

- | | |
|--|---|
| <input type="checkbox"/> GP, specialist or Parkinson's nurse | <input type="checkbox"/> Information and support worker |
| <input type="checkbox"/> Parkinson's UK local group or event | <input type="checkbox"/> Ordered from us directly |
| <input type="checkbox"/> Our website | <input type="checkbox"/> Other |

We're the Parkinson's support and research charity. Help us find a cure and improve life for everyone affected by Parkinson's.

How to order our resources

01473 212115

resources@parkinsons.org.uk

parkinsons.org.uk/publications

Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's. If you would like to get involved, please contact our Supporter Services team on **020 7932 1303** or visit our website at **parkinsons.org.uk/support**. Thank you.

Parkinson's UK

Free* confidential helpline **0808 800 0303**

Monday to Friday 9am–8pm, Saturday 10am–2pm. Interpreting available.

Text Relay **18001 0808 800 0303**

(for textphone users only)

hello@parkinsons.org.uk

parkinsons.org.uk

*calls are free from UK landlines and most mobile networks.

We make every effort to make sure that our services provide up-to-date, unbiased and accurate information. We hope that this will add to any professional information you receive and will help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

Last updated July 2011. Next update available July 2013.

WB18

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How useful have you found the information sheet? (1 is not useful, 4 is very useful) 1 2 3 4

Have you found the publication easy to read/use? Yes No

What aspects did you find most helpful?

Were you looking for any information that wasn't covered?

Do you have any other comments?

If you would like to become a member of Parkinson's UK, or are interested in joining our information review group, please complete the details below and we'll be in touch.

Membership Information review group (who give us feedback on new and updated resources)

Name

Address

Telephone Email