



# INSURANCE FOR PEOPLE WITH BLEEDING DISORDERS

	Can I get?	Is there a loading?
Travel Insurance	✓	Yes, but some companies will charge an additional loading.
Life Insurance	✓	Yes, but this is changing. To obtain the minimum amount of loading on your policy it is best to shop around.
Car Insurance	✓	X
House Insurance	✓	X
Mortgage Protection Insurance	?	Currently no information available.

Insurance companies will ask questions about pre-existing health conditions, including bleeding disorders, in their policy application forms. You may be asked to provide a letter from your consultant explaining your treatment.

You will need to answer questions honestly. If you do not provide this information, the company may refuse to pay any claim on the policy where your bleeding disorder is a contributing factor. Read the insurance policies so you are aware of what is and is not covered, **especially in an emergency**.

To obtain a competitive rate and to reduce the amount of potential loading on your premium, shopping around is your best option.

It may be useful to speak to the Irish Haemophilia Society for more information.

**The Irish Haemophilia Society**

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