

Ageism in Travel Insurance

Older People's Stories

July 2012



AGEISM IN TRAVEL INSURANCE

As part of their contribution to the work of the Insurance Reform Advisory Group's consideration of ageism in travel insurance COTA Australia and National Seniors undertook to collect some evidence on how older people have been treated by the travel insurance industry. There are two parts to that work, a web based quantitative survey of older people and a more qualitative identification of issues based on older people's lived experience. This report focuses on the second part of this work.

Both COTA and National Seniors invited their members to send in any stories they might have about their experiences with travel insurance with the emphasis on where they thought they had been discriminated against on the basis on their age. National Seniors Australia put the request in their e-newsletter Connect and COTA sent out emails to all its members who have supplied email addresses. We received over 300 responses to this call. We also circulated both the survey and the call for stories through the Association of Independent Retirees and received 20 responses from their members.

MAIN THEMES

Age Limits and surcharges

Age limits

It is clear that insurers have varying ages at which age related conditions start to apply. The list below shows the range identified:

- **Private Health insurance funds**
No cover after 65 years in some funds.
- **Budget on line insurance**
No cover for certain ages starting from 60 years.
- **Premium surcharges**
The surcharges start from 60 and go up in 5 and 10 years steps with the extent of the surcharge varying from 20 percent to 100 percent. Many identified 70 and 80 as the points at which premiums increased the most.
- **No couple insurance**
When one person reaches 70 and the other is younger then they have to take out two single policies which costs more.
- **Credit card insurance**
On some cards it cuts out at 75 or 80 years.
- **Need for medical certificates**
After certain age some insurers require a medical certificate regardless of health.

As the list shows, age is sometimes used to refuse insurance and sometimes to charge more. People expressed some confusion about different age limits being used by different companies and questioned the statistical or actuarial basis for those decisions.

"In 2001 when I was 73 I had to pay a 25 per cent loading on travel Insurance because of my age in spite of being in robust health. I queried this at the time and was told by the insurance company that statistics proved that older travellers were a greater risk. They didn't supply any supporting evidence."

Refusal of cover

A number of people identified that 'budget' insurance on line had strict age limits that are applied and as soon as a person puts their age into the on-line form they are told the insurer does not cover them. This is clear also from some of the travel insurance comparator sites, with the number of quotes diminishing as the age of the traveller increases.

"Less than 12 months ago I sought a quote on line and when I gave my age at 68 they point blank refused any type of travel insurance offer."

"The only time I have been denied travel insurance was when I booked a flight online and when I put in my birth date a message came back that the travel insurance offered was not available due to age."

"I used budget insurer till I was 75 and then was told they didn't want to know those over 75. The premium was reasonable and didn't cover pre existing problems - my health is good so it worked fine for me."

Surcharges and higher premiums

The majority of respondents questioned these arbitrary age limits and surcharges and felt that they were being discriminated against.

"I am at present looking into travel Insurance for a trip to the UK. One Company I have just checked online gave me a Quote for \$400 up to the age of 69, but as I am 71 the quote is \$612. I have used this company a number of times, the last time was 2 yrs ago and I was 69 when I left Australia, but 70 and 2 months when I returned. I know it goes by the age you are at the start of the Journey, but I still think \$212 is a bit much. I do not like travelling on International flights without Insurance."

"I turned 71 in between lodging the application and actually paying the premium so I incurred an additional premium."

"Just because my husband was over 70 (his health situation had not changed) and I had had a hip replacement 7 months ago, the premiums were more than 400% up from what we had taken out 2 years ago."

This was particularly true for older people who did not have any existing health conditions and saw themselves as healthy and fit.

"I am now 84 years old and, touch wood, very healthy and fit for my age. I still attend exercise classes twice a week and take an hour's walk with a friend once a week,

apart from doing nearly all my own gardening and all my housework. I take classes at U3A (Shakespeare and poetry) and attend classes too in French and iPad. I have never suffered any of the big illnesses listed in Medical forms for Insurance companies. And I do believe that I am discriminated against, not for my health, but purely for my age."

"What annoyed me was when I turned 70 suddenly the premiums doubled!! Why??. One day I was able to get a policy, the next day the premiums went up as if I had suddenly changed. I wrote to the insurance council but received no response. I was going to complain to the age discrimination board but have not done yet. My contention is that one day I am eligible for normal premiums, the following day I have to pay doubled premiums! What has changed? Am I suddenly a greater risk than the day before? I swim 2 to 3 times a week and go to the gym twice per week and am probably a lesser risk than a lot of younger people I see walking around."

"This surcharge on the basis of age is problematical. We are 80 and 73 years of age and both in extremely good health. We have travelled with others who may be much younger but obviously in much poorer health (Grossly excessive weight is a prime example.) We feel that we are discriminated against purely on an age basis where the risk is irrelevant."

"My husband is 84 years old and is very fit, attends the gym three times a week and walks from home into Adelaide on at least one day a week and often more. At the gym he is the oldest one in the class and the most efficient one doing push ups according to the teacher. Thirty years ago he had a heart attack caused by stress. Since that time he has concentrated on his fitness i.e. eating, exercise etc and is very fit and alert. He works in a voluntary capacity at Adelaide University and has done for many years. Despite his fitness level he has been unable to get insurance for overseas travel and even to go to Norfolk Island. They would offer him some insurance for the trip but not enough to cover him satisfactorily. We did not do the Norfolk Island Trip and we have not been overseas for years. It seems as if no one is interested particularly if you have passed 81. The policies weigh against those who have made a concerted attempt to live a moderate type of life and have a better than average fitness level."

"I have definitely been charged extra for travel insurance because of my age not health. Even with senior specific insurance, and not insuring for pre-existing conditions, my premium is significantly higher than my 69 year old friend for the same destinations and duration. It is particularly annoying as I am in very good health, normal weight for age and height and make a point of remaining fit through good diet, no smoking, low alcohol intake, regular light exercise and long bushwalks. I do pay the higher premiums, but reluctantly."

Many also commented that they had to pay extra because of their age even though they seemed fitter and healthier than younger people they were travelling with who were not paying any surcharge

"I am 68 and have to pay an age premium. I don't have any pre-existing conditions. I am fitter than my sisters, 52 and 55 years who don't have to pay extra. ... I find this very annoying as we went on holiday together recently and neither of them could keep up with me."

"Early March 2011 I travelled to New Zealand with a friend aged 68. My age was 71 and I had to pay approximately \$40 more for travel insurance. I had no medical problems and was taking no medication. My friend had a heart condition, suffered from sleep apnoea and took cholesterol and high blood pressure medication. My premium was higher because I was over 70 years old. I would certainly call that discrimination."

Some raised the possibility of insurance companies actually asking about wellness or health rather than pre-existing conditions and ill health.

"When applying for insurance we are not questioned about the current state of health, just questions about 'pre-existing conditions'."

Age Limits not clear

Many people said that it was not always clear that there were age limits on cover. One example that was given by a number of people was the insurance offered by an airline at the time of booking.

"Later last year (as 64 year old) I booked a flight to NZ. Again I purchased the travel insurance that was offered on the airline website. Again no question relating to age. Subsequently I read the fine print of the policy that I'd purchased. It only applied to travellers under the age of 60! However I was quite upset that the airline website is selling policies that are age related with no warning about that!"

"About 2 years ago I arranged and paid for an overseas air flight including travel insurance. When all was complete, I was informed I could not get travel insurance because of my age. Looking again I saw in those many pages of conditions, in very small print and on about page 3, about age in regard to insurance. I was too old - my present age is 85."

This was also raised with regard to travel insurance sold by travel agents and credit card related insurance.

Pre-existing conditions

Most respondents understood the need for insurance companies to identify pre-existing conditions and for additional premiums and/or medical certificates to be provided in such cases.

However many felt that insurance companies were looking for reasons not to insure them and the application of the exclusion for pre-existing conditions in some cases was ageist.

"The only issue I raise is the pre-existing medical condition provision – providing the info some companies ask for is onerous. I understand that their own risk taking is such that they want to minimise any risk factor but I often wonder if all the medical reports are absolutely necessary and that the pre-existing medical condition is somewhat strange - they can include visits to Accident & Emergency as pre-existing conditions!!"

Many people queried the relevance of a previous illness or injury with some insurers insisting on having a list of all treatments and conditions, going back in some cases 30-40 years even when there is little reason to think the condition may recur.

"Recently I applied for Travel insurance and was referred for medical assessment. To say the least, the interview (on the phone) covered all medical history and identified 4 conditions they were concerned about. When someone has gone past 60 there is obviously a life's history of injuries and minor operations and some illnesses. In my case the first 2 issues they identified were ...a broken nose (from about 1961) for which I had minor corrective surgery in 1980. No problem since. A foreign body in the eye (glass) in about 1982...no problem since nor likely to have any. They were willing to extend cover for an additional \$194 premium and a \$650 excess on these two conditions. I find this quite exorbitant for things that can hardly be a risk to them."

"Let me give you an example. In my own case the letter of confirmation referred to pre-existing medical conditions for which you offered cover provided I 'pay the additional premium' on, for example, Cataracts, Hearing Loss/Tinnitus, Inguinal Hernia Repairs, Right Knee and Toe Surgery, Gastric Reflux, Seborrhoea Kerasotes, Drug and Iodine Allergy, Essential Tremor."

"Sure I have had many medical experiences in my 83 years, natural, sporting and accidental – who wouldn't? I suppose if I live to be 100 years of age my Pre-existing Medical Conditions will surpass incomprehensibility. I emphasise that I do not desire any special treatment I am just saying 'The system is unfair' - I do not believe that the Senior Citizen is getting that deal."

The difference in treatment of pre existing conditions by the various insurers received quite a lot of commentary and caused a number of people to question the evidence that insurers use.

"I am nearly 85 and my wife is 82. Each year in the last eight years we have travelled for several weeks, mostly overseas, and on each occasion have obtained travel insurance. However, because we have existing medical conditions, we have never been entirely happy with the extent of cover we have been able to obtain. By shopping around I have found that some companies will cover a greater range of existing medical conditions than others."

Some people questioned the definition of pre existing condition if the condition was being medically managed or when a medical practitioner had declared the person fit and well.

"I just returned from a short trip overseas yesterday. I have what they call an 'existing medical condition' – (angioplasty) a heart stent inserted 4 years ago. My cardiologist has certified I am 'fit and well. Most insurance companies will not insure travellers (mainly aged), if they have a heart stent. I did obtain insurance at 2.5 times the standard premium. I have returned – no trouble – just as 'fit and well' as I was prior to departure 11 days ago."

Quite a few people commented on the number and extent of exemptions as making the insurance almost pointless.

"Whenever we travel we take out insurance and the cost has risen each time due to our ages. Once one reaches 70 the costs double or triple and in some cases cover is difficult to obtain. On our latest cruise one couple was taken ill and they did not have insurance, probably due to the cost. One gentleman that I spoke to had to get his insurance through Lloyds of London and it cost him a \$1000 dollars and his cover was minimal, if anything had happened I doubt if he would have been covered and he laid out a \$1000 for nothing. When you reach 80 very few companies want to know you. A friend of ours who was travelling with us was refused insurance by two companies due to her age and when she did get it, it cost a small fortune. Why is there such discrimination?"

"Just had the latest insurer double insurance because of age and have a current medical problem although I am told that if it re-occurs while travelling I won't be covered for that complaint. If that is the case why do I pay double insurance payment?"

Age of relatives

Because of the increase in longevity there are an increasing number of older people who still have their parents living. If those parents or other family members are over 85 years it is almost impossible to get cover for a change in itinerary due to having to return home when the person becomes ill or dies. This was identified as a reason for not travelling by a number of people and a cause of concern by others.

"I have not yet been denied travel insurance but a couple of years ago I had a problem because I could not get affordable insurance to cover me having to change plans because of a health issue with my mother whom I cared for. My mother was 85 and like many 85 year olds had a number of age related pre-existing illnesses."

"We inquired about travel insurance for an upcoming trip only to be told that because our mums are over 90 that if we had cancel because of ill health or death of either parent that we wouldn't be covered because of their age. It's not only the older travellers that affected by travel insurance restrictions, it can be younger people."

"I have just turned 60 and can still get travel insurance. However, my father is 86, and I need insurance where he can be included as a family member who might fall ill and

have an accident in Australia, necessitating my return. This has been well-nigh impossible."

"One situation that we have come across is that, while most policies cover the holder if they need to cancel or change their travel plans due to the sickness or death of a family member (as defined), many do not cover the sickness or death of a family member over the age of (I think from memory) 84. In 2010 a travel agent contacted a number of insurance suppliers to see if we could be covered if my 91 year old mother became ill or died, without luck. We decided to travel anyway and fortunately nothing went wrong. But family members of elderly people could be faced with enormous expenses in these circumstances."

"Many travel insurance companies do not accept any liability for aged relatives (i.e. over 85) who remain at home while their children - usually in their 50's, 60's and 70's - go travelling. This is a significant issue for NSA and for the travel industry. It would make a difference to me if I couldn't get insurance which defines my father as a 'relative' as I am the only child in Australia and would need to come back to Australia if anything happened to him."

People in this situation change their travel arrangements, cutting trips short or using more flexible fares and avoiding pre booked tours as the one of the people above went on to explain

"We had planned to fly to Canada and take a cruise. The cost of the cruise was around \$4000. The cost of the travel insurance was in excess of \$3000. We did not book the cruise and eventually had a different holiday. I find that airlines will refund most of the fare or give you a credit if you have to make changes but tour operators are not able to do this so now we book the minimum airfare and maybe one night's accommodation and the rest when we arrive at our destination. We also tailor our holidays so we do not have to make big up-front payments."

There was also the view that even where there was no explicit age limit on the relative the use of pre existing conditions or the notion of anticipated or expected illness or death make it difficult for people to make claims with respect to very old relatives.

Restrictions on period of cover

A small number of respondents identified the practice of reducing the period of cover as people aged as a problem.

"We travel overseas regularly – often a couple of times a year. We like to visit more distant countries for a couple of months, but we are now restricted to six weeks at a time – unless we pay exorbitant premiums."

Other sources of travel insurance

Credit Cards

A number of people said they used the insurance provided by their Gold credit cards. Overwhelmingly they were happy with the product and felt that they were not discriminated on the basis of their age. Whilst they all acknowledged that they paid a fee to have the card they all felt that they were getting a good deal

"My life partner and I both turn 75 in June and have just undertaken a trip to the USA. As in previous trips overseas, we paid our airfares using Gold VISA cards. As a result we had full cover from the Insurance at no charge with the requirement to submit information about pre-existing conditions. As we both have conditions, we obtained the forms from the insurance company, completed them and had them verified by our GP. We sent these forms back and were subsequently charged \$58 each for these conditions and were then provided full cover. Anyone without pre-existing conditions would have zero payments for this insurance which is quite comprehensive. Total cost to each of us for full and comprehensive cover therefore was \$58 as Medicare paid for our GP visits."

A number of people indicated that the deal had seemed so good that they had double checked with the card company and/or the insurer on the age criterion.

"I was very pleased to find that my gold card insurer makes no distinction on the basis of age. I was playing golf with a friend who said he had to get his travel in soon as he was turning 70. So was I. Hence my interest to read the small print on the booklet which came with my card. I had never read that detail on any policy before. I was delighted to see that I was getting for free the same cover that I was paying \$480 for to cover my wife and me for medical, loss, theft, hire/lease car excess etc. To make sure I was not misreading or the conditions had not changed, I called the insurer and was assured there is no age discrimination."

"When I went overseas last May, I found that some insurers would not cover me because I am over 70. The quotes I got were very high. Eventually I did not take out extra travel insurance, but relied upon the cover that is automatically available to AMEX gold card members when the travel costs are charged to the card. The surcharge imposed by the travel agent for using AMEX was about 25% of the cost of other insurance. Unfortunately, that cover is only available until I turn 80, so I'll have to hurry up and travel within the next 12 months."

A few people did raise some problems with the coverage of their credit card insurance.

"I usually utilise the complimentary International Travel Insurance that is available though my credit card. It is underwritten by Zurich and the benefits appear to be not too different from that of purchased travel insurance."

Recently I've found that the credit card provider and the insurance provider have differing views on eligibility which has caused me uncertainty about my coverage and after many phone calls and a complaint, I'm still waiting on some clarification."

Travel Agents

Some people identified getting travel insurance through a travel agent as a way to avoid excessive age related premiums.

"I never travel without insurance and having purchased insurance with travel agency has never been denied insurance because of my age. Have not had to pay higher premiums because of age, the only question they asked was if there were any pre existing conditions".

"How would you know if you go through a travel agency that uses a variety of brokers based on price?"

Variations in cost and cover

It is clear that many older people shop around to get the best price and coverage. Many of the experiences shared with us showed that people are able to get substantial reductions in their premiums by getting a number of quotes.

"I firmly believe that if you can't afford travel insurance you can't afford to travel but you need to hunt around for a good price and hopefully a company prepared to act sensibly."

"Yes one must shop around. Prices varied from \$600 to \$300".

"A few years ago, on my way to Europe to visit my sister in Rome, I was quoted \$1000 for 4 weeks' travel insurance. I was appalled at this inflated price and naturally refused to pay it. So I shopped around and finally, after a few phone calls, I got the same kind of insurance for \$250!"

"I was 74 and travelling to Europe with my daughter. I got three quotes and one of them was one third the price of the other two-for the same cover."

"Yes I have encountered age discrimination with travel insurance. One particular company wanted to charge me seven hundred dollars to be covered for a trip to the USA because I am in my seventies. I shopped around & accepted another quote for two hundred and eighty dollars."

My wife (age 71) and I (age 75) have booked a two month visit to the UK in October this year. We called in to the Insurance office to obtain a quote on travel insurance to cover this period. To our horror the quote was almost \$1300. We are both in excellent health – no pre-existing illnesses and we were not asked any questions regarding health, previous claims (which were nil) or any other question other than age. We declined the quoted offer and phoned second company. There the quote was a little

lower (in the vicinity of \$900) but excluded excess cover for car hire on the grounds that I was 75 year old. There is no question that we were discriminated by both insurance companies on the grounds of our age and as frequent overseas travellers."

People reported not only difference in premium but difference in treatment of existing conditions when they shopped around.

"My first policy application through my private health fund - declared my pre existing conditions and before they refused that condition my premium went from \$252 under 70 to \$399 over 70. Paid on line, 14 days cooling off. Then told sorry about the cardio vascular 18 days later. Happy to say terse email to that Company after another company had accepted me (and provided coverage for the condition) resulted in a refund of the premium I paid them."

"I have never had any problem obtaining medical travel insurance until turning 65. However, this year when I began applying for cover for a European trip, I could not get cover, mostly outright rejection or only \$40,000, the maximum cover a couple of companies would offer. Clearly this was insufficient given medical costs overseas. I have had no change in my medical condition, indeed my GP had written that I was in excellent health and "fit for travel". I myself know that I am healthier than ever as since retirement I exercise daily, and weekly undertake an approximate 15k bushwalking day out. I approached approximately 14 companies, but as you will know, most eventually come under the banner of one or two liability carriers. Unable to get cover I sadly resigned myself to not being able to travel overseas again, even to visit my son who lives in Singapore. On a regular bushwalking trip I was chatting to a fellow walker who had just returned from a cycling tour in Germany. Knowing he was 72 and had at some stage had stent surgery, I questioned him regarding his insurance cover. He recommended me to a company newly set up that appears to specialise in people who have pre-existing conditions. Long story short, after an extensive phone conversation, completing a question and answer type interview with the onus being on me to provide the truth and all medications and conditions, I was approved for unlimited medical cover (without a medical) . The cost was approximately \$150.00 more than I had paid the previous year, and whilst I was happy, indeed thrilled, to pay this premium, it appears that it was my age, rather than medical condition, that had excluded me from acceptance by all the other companies."

"I am 67 and have not had any problem with Travel Insurance, although I used to travel a lot. For my next trip in June - July, the Insurance company loaded me 33-35% because of a pre-existing condition. I thought that given the circumstances it was fair enough for them to do so. Now, for the problem, the biggest one is to find an Insurance company that will give you a fair go. Three companies would not even consider me because of a pre-existing condition. Regardless of the fact that this is no longer a problem. Two others were not worried and happy to cover me, albeit at a premium. One of my mate's wife (62-63 years old) , has an Arrhythmia and she had the same issue, some companies would not consider her while others would not even

charge her a premium, for a recent trip to Europe. The conclusion is that one has to arm themselves with a lot of patience and make as many phone calls as it takes. There are many well known companies out there and there will be one or more who will provide the necessary full medical and hospital cover but you do have to do the necessary research."

What we don't know from most of the stories is if the level of coverage was exactly the same although some do use phrases like "for the same coverage".

Type of Insurance

One respondent identified the refusal to offer single journey insurance to older people as age discrimination because this type of cover is available to younger people. Single journey insurance would be particularly useful for older people travelling to countries with reciprocal health agreements and staying for longer periods of time as it allows them to cover the journeys to and from that country but not the period staying in the other country.

"Allow single journey insurance (not the same as single trip). An example would be just insuring the approximate flight times from Melbourne to London and return rather than the whole trip. This insurance is readily available for and is popular with backpackers who are unsure of their travel plans because it gives great flexibility. Yet most companies who provide this cover specifically exclude retired people. Ironically many retired people visiting e.g. the UK only require limited medical cover. This is because many can stay with relatives in an emergency and as is noted above medical care for Australian citizens is free. Other people may even have a small holiday residence overseas. Once again ongoing insurance is not relevant. Thus if you go to the UK to stay with a son or daughter for three months just why are you paying for three months cover?"

Travelling without Insurance

Many people said they did not bother with travel insurance when travelling domestically but the majority indicated that they wanted it when travelling internationally. We received a number of comments like:

" I always travel with insurance but feel dismayed by the expense."

"I have no wish to be 70, retired and bankrupt."

Some told us that the tour or group they are travelling with require insurance with the group sometimes arranging the cover.

However, a number of people have decided that travel insurance premiums are too high and are travelling without insurance.

"I am very much discriminated because of my age. I went overseas without any cover because I was asked to pay over \$1000 to get the insurance. I have been overseas for

the last three times without cover because of the price. I am now 80 and I will be going overseas again later this year, without cover."

"It seems to me that as soon as you turn 70 the insurance industry cashes in on travel insurance. I have fit friends in their 80s who travel regularly who don't pay it because the companies they have dealt with come up with all sorts of excuses and if you do take it they charge them like wounded bulls."

The existence of the reciprocal health agreements that Australia has with a number of countries does appear to influence some people's decisions on travel insurance.

"I made 3 trips to Britain in the early nineties and only found one insurance company which would consider me. Others all said they did not insure over 70 years old. No discussion about my state of health. The company which agreed to cover me only agreed to pay me for loss of baggage and/or cancellation of trip. As I was in good health I went off with fingers crossed. I was going to visit daughter and figured I would tap in to the national health if I got sick as I was only travelling to the UK."

"I have just returned from a brief trip to NZ without insurance but there is some reciprocal arrangements with the Kiwis so I risked it. This next trip to the USA to see our grandchildren is a different risk altogether no matter how unlikely my cardiologist and I think a heart problem while travelling might be. I have no wish to be 70, retired and bankrupt."

"I find my current expensive insurance difficulties most unfair and would like to find an insurance company that will offer me full cover – not that I wish to, however I may go to the States but cannot do so unless I have a full insurance health cover because of the cost over there. I regularly visit the UK – not a problem as I am covered by the NHS there as the UK and Australia have a reciprocal scheme and there is free treatment in the UK."

"We travel all the time internationally and in Australia. We are conscious that with some "pre existing conditions." This means we have to travel largely uninsured. It is a big worry and certainly stops us going to some places, but generally, although an unnecessary stress, we go and risk it! However, we wish we could get a decent Policy at a reasonable cost, even with a large deductible, for peace of mind."

OTHER COMMENTS

It is interesting that we received a number of responses (around 40) from people who did not believe they had been discriminated against and who had no problems with the insurance cover and premiums they were asked to pay. In reading those stories it is apparent that those people expected to pay more as they aged as they saw themselves as higher risk for the insurance companies. To some extent this reaction mirrors the ageism which is widespread in our community .

"We have never been denied travel insurance because of age but it is difficult to know if (at 74 and 78) we have been charged an excessive amount due to age

because although we do pay an excess amount (no pre-existing conditions) it is difficult to know if the amount is "excessive".

Whatever the amount we have paid and it has never influenced our decision to travel or not. Further, we have never travelled without insurance."

"I don't think I have been discriminated against because of age. I have a heart condition, and always have to pay a bit extra because of it. Previously I was not able to get coverage for any heart-related problems abroad, but not now."

Some identified ages at which they were anticipating more problems with insurance.

"Given our age however and as dedicated travellers we are a little apprehensive about obtaining insurance when we reach 80 and plus, again because we have seen very fit and healthy people of that age and older who are denied insurance because of their age and thus reluctantly do not travel."

"I have not suffered any discrimination over travel insurance but as I will be 80 in November I might find out about it after that."

"As I am 67 I do not think I have reached an age where Age Discrimination is very likely. Perhaps when I pass 70 I may notice a difference."

"I am happy to say that I don't believe I have yet been discriminated against by a Travel Insurance company because of my age. That perhaps will change when I reach 70 years old – a few years away yet. However I do know that my sister who is 70 has had to pay much larger premiums because of her age which I do not look forward to."

CONCLUSIONS

The stories from older people did not throw up any surprises. The response rate and the strength of feeling in some of the comments indicated that a significant number of people felt that insurance companies were not treating them fairly.

There are three key issues which emerge from these stories. The first is that there needs to be a more transparent approach on the evidence for higher risk and therefore higher premium as people age. There seems to be an assumption by the travel insurance company that all people over certain ages are unwell and the evidence we received certainly contradicts that view. The age limits they are using also do not seem to reflect the increase in longevity and perhaps need adjusting.

Related to that is the second issue which is the need for a more consistent approach to age related premiums and conditions. The vast array of restrictions and limits was confusing and the main reason people queried the evidence.

The third issue is around the treatment of pre existing conditions. There was a feeling that the insurance companies have not kept up with medical treatment and did not allow for the medical control of pre existing conditions that made them a lesser risk.

The final comment goes to the person who said *"I had no health problems, just an age problem"*.