**Introduction**

Holiday organisers are increasingly considering the needs and wants of disabled people. There are, however, steps you can take to help ensure your holiday goes as smoothly as possible.

**Before you go**

- It is important to check that the holiday insurance policy covers any aids or equipment that you might need to take with you.
- Do ensure that you have a good supply of medication and necessary aids and equipment to last you for your stay. Medicines and tablets should be clearly labelled.
- If in doubt, check with your doctor that it is safe for you to fly.
- You should check any special health requirements for the countries you are visiting. Vaccination may be required, or advisable, against certain diseases.
- Do ensure that you contact those concerned (airline, railway, accommodation) well in advance if you have any special requirements. Don’t assume that staff members will know and understand your needs, make sure you tell them!
- Allow enough time for boarding - you may not follow the same procedure as everyone else.
- Consider the security of your home whilst you are away. You may wish to make arrangements for somebody you trust to visit your home whilst you are away for security reasons.

**Funding for holidays**

Under Section 2 of the Chronically Sick and Disabled Act 1970, any disabled person or family with a disabled member has the right to approach their local Social Services department concerning assistance in making holiday arrangements. Unfortunately, in practice, holidays are often a low priority for Social Services due to budget restrictions – but it is always worth asking.
Possible sources of help include organisations set up to look after members of a particular group and their family. Professional bodies often have funding available for members and their dependants. Trade Unions have similar schemes.

Local charities may be able to help. The local public reference library and local CVS (Council for Voluntary Service) are good sources of information on the charities in your area. There are some trusts that consider applications for financial assistance towards the cost of a holiday - see Useful organisations for details. For more information on possible sources of funding contact our freephone Helpline.

**Travel insurance**

All too often standard travel insurance will not cover people with a “pre-existing medical condition or defect”, however there are specialist insurance companies that do. The companies listed below all provide insurance cover for travellers with a disability. Headway does not endorse any of these companies – their details are provided for information purposes only. Shop around to get the best possible cover for your situation, and be sure any policy you do take out meets your needs.

**Remember**, if you don’t declare everything about your medical history, the company may refuse to pay out if you make a claim.

- **Headway Travel Insurance**  
  Available online from [www.policydirect.co.uk/hwy/hwyquote.htm](http://www.policydirect.co.uk/hwy/hwyquote.htm) or by going to ‘Information’ and then ‘Practical Issues’ on the Headway website. Offers a low-cost travel insurance policy with much more relaxed medical criteria.

- **AllClear Travel Insurance**  
  Web: [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

- **American Express Travel Insurance**  
  Web: [www.americanexpress.com/uk](http://www.americanexpress.com/uk)

- **Cover My Travels**  
  Tel: 0800 389 5904, Web: [www.covermytravels.co.uk](http://www.covermytravels.co.uk)

- **Direct Travel Insurance**  
  Web: [www.direct-travel.co.uk](http://www.direct-travel.co.uk)

- **Freespirit Travel Insurance**  
  Tel: 0845 230 5000, Web: [www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com)
- JD Consultants Travel Insurance  
  Tel: 01689 856 984

- Medi-Cover  
  Tel: 0870 735 3600, Web: www.medi-cover.co.uk

- M&S Insurance  
  Web: bank.marksandspencer.com

- Tesco Bank Insurance  
  Web: www.tescobank.com

- The Insurance Surgery  
  Tel: 0800 083 2829, Web: www.the-insurance-surgery.co.uk

- Travelbility (J&M Insurance Services (UK) plc.)  
  Tel: 0845 338 1638, Web: www.travelability.co.uk

- Insurance Emporium Ltd
  Provide cover for persons who have acquired brain injuries and are under a Court Of Protection agreement, their close family and carers  
  Tel: 0845 873 0551 Web: www.courtofprotectiontravelinsurance.co.uk

- Association of British Insurers
  Can provide useful information and advice on all aspects of insurance; website includes a consumer ‘information zone’.  
  Tel: 020 7600 3333, Web: www.abi.org.uk

**Useful organisations**

- **Foreign travel for disabled people on gov.uk**
  UK Government website section dedicated to travel, holidays and breaks for people with disabilities. Gives advice and information, and more organisations that can help.  
  Web: https://www.gov.uk/foreign-travel-for-disabled-people

- **Heads Up Holidays**
  Offer clinically supported, personally assisted tailor-made holidays including a large range of activities, specifically for brain injury survivors and their families.  
  Tel: 0115 711 7071, Web: www.headsupholidays.com
**Tourism For All**  
A central resource of holiday information for people who are disabled or have other particular needs. Can match specific requests with information on a database and also provide information on finance, transport and escorts/carers. Membership can give you discounts on certain hotels and services.  
Tel: 0845 124 9971, Web: www.tourismforall.org.uk  
E-mail: info@tourismforall.co.uk

**TravelHealth**  
Provides useful advice on general travel issues, including insurance, and has a section for people with disabilities.  
Web: www.travelhealth.co.uk

**3H Fund**  
Organises subsidised group holidays for physically disabled people accompanied by volunteer carers, giving the disabled person a chance to have a unique and enjoyable experience, and providing a break from the routine of caring for the carer or family of that person. Also provides holiday grants.  
Tel: 01892 547474, Web: www.3hfund.org.uk  
Email: info@3hfund.org.uk

**Accessatlast**  
Provides a booking service for accessible holiday accommodation and services in Britain and abroad.  
Tel: 01772 814 555, Web: www.accessatlast.com

**Turn2Us**  
Turn2Us is a charity that helps people in financial need to access welfare benefits, charitable grants and other financial help – online, by phone and face to face through our partner organisations.  
Web: www.turn2us.org.uk

To discuss any issues raised in this factsheet, or to find details of our local groups and branches, please contact the Headway helpline free of charge on 0808 800 2244 (Monday - Friday, 9am-5pm) or by email at helpline@headway.org.uk.

You can also find more information and contact details of groups and branches on our website at www.headway.org.uk/supporting-you.