

Clinical trials and travel insurance

A statement from the Academy of Medical Royal Colleges

February 2019

The Academy has recently taken up the issue of concerns over reports that individuals have been denied or charged higher premiums for travel insurance when participating in clinical trials.

The Academy Council and Academic Leads Group felt that participation in a clinical trial should not in itself carry any additional risk justifying increased premiums or refusal of insurance. The Academy was particularly concerned that individuals might be disinclined to take part in clinical trials which would have serious implications for healthcare research and development.

The Academy and the Health Research Authority (HRA) raised these concerns with the Association of British Insurers (ABI). We held constructive and productive discussions with the ABI, which represents about 60-70% of the UK travel insurance market. They have confirmed that their members do not ask about, or take into account, participation in clinical trials when underwriting an application. Their members have agreed that participants in clinical trials can be told that their participation in a trial would not affect their ability to get insurance beyond any condition they may have.

The ABI has agreed the following statement:

“When individuals apply for travel insurance, insurers will typically ask questions about an individual’s health in order to make an accurate risk assessment. This risk assessment takes into consideration the health of the individual and the insurer will often ask questions about any pre-existing health conditions and medical treatments for those conditions.

Participation in a clinical trial is not something that of itself would be expected lead to increased premiums or insurance refusal as it does not carry increased risk above that associated with the condition under trial. So, whilst having a condition itself may attract additional costs to travel insurance, participation in the clinical trial should not result in any further costs or penalties.

Travel insurers do not typically ask about clinical research trials. In the instance where an insurer does ask an individual about their participation in clinical research trials, the insurer must ensure the question is clear and the individual should answer it accurately and honestly.”

The Academy welcomes action taken by the ABI and the statement which will reassure individuals participating in vital clinical trials.

We ask that those planning or involved in clinical trials publicise the statement and make all potential participants aware of its content.

The Academy and the ABI would also ask that if instances are found where insurance is denied, or premiums increased purely on the grounds of participation in a clinical trial as opposed to the originating condition that the details are forward to the Academy who will pass them on to ABI to investigate.