

Warning as nearly 6 million travellers risking holidays without medical cover

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Ahead of the May bank holiday, Admiral Group's UK Insurance business, Admiral, and travel expert, Simon Calder are urging Brits to ensure they've declared their medical conditions - or risk being left facing bills for tens of thousands of pounds.

- 5.8 million Brits¹ admit not declaring medical conditions - despite more than a quarter of respondents (27 per cent) experiencing illness or medical emergencies on holiday.
- **Knowledge gap:** three in ten surveyed (30 per cent) said that they are unclear or unaware of what their travel insurance covers, while one in five respondents (21 per cent) believe they only need to declare conditions requiring ongoing treatment.
- **Weight loss jabs and ADHD medication:** Nearly a third of respondents (29 per cent) wouldn't declare weight-loss jabs prescribed by a doctor, with 16 per cent unaware that ADHD medication needs to be declared.
- **The cost of getting it wrong:** a painkiller prescription costing £40 in France would cost £1,250 in the US, while a medical repatriation back to the UK from Europe would cost a traveller £7,000 upwards.
- Admiral UK launches new [Something to Declare?](#) checklist to help

travellers make sure they are properly covered.

[Admiral Travel Insurance](#) and UK travel journalist and commentator, Simon Calder, are urging holidaymakers to make sure they've declared their medical history and to check their travel insurance carefully ahead of the busy summer travel season.

It comes as new research found that nearly six million Brits admit they've intentionally failed to declare a medical condition when applying for insurance cover¹. This is despite nearly a third (27 per cent) of them saying they have previously been ill or faced a medical emergency while abroad.

The new data highlights widespread confusion around what travellers need to disclose when buying a policy, with three in ten (30 per cent) saying they are only sometimes aware – or not aware at all – of what their travel insurance does and doesn't cover, including activities and travel destinations.

To declare or not to declare? Weight loss jabs, ADHD medication and anti-depressants

Many travellers are unclear on what counts as a pre-existing medical condition, as nearly a third (29 per cent) wouldn't declare weight-loss jabs prescribed by a GP², 17 per cent of respondents aren't aware that anti-depressants need declaring, and 16 per cent wouldn't mention ADHD medication.

Where weight loss jabs are prescribed by a GP for conditions like obesity or diabetes, it's the medical condition - not the medication - that must be disclosed. Not doing so could result in a reduced payout or invalidate cover.

Meanwhile, a fifth of people surveyed (21 per cent) believe they only need to declare conditions requiring ongoing treatment or medication - and 15 per cent of Brits think a 'pre-existing' condition is only a chronic condition such as asthma, heart disease or diabetes.

While it can vary by insurer, Admiral requires customers to declare anything they have seen a medical expert for in the last two years, and sometimes up to five years depending on the condition. This includes consultations, prescribed medication, treatment received, as well as any results, diagnosis, treatment or appointment they are still waiting for.

Of those who admitted not declaring a medical condition, over a quarter (26 per

cent) said they feared it would increase the cost of their policy, while 16 per cent did not think the condition was serious enough to mention. But there's a big financial risk in not declaring medical conditions or thinking "it will never happen to me". The real cost of not letting their insurer know could end up costing travellers a lot more if they fall sick while abroad.

The cost of getting it wrong

Admiral warns that failing to provide accurate information on your medical history could affect claims outcomes or leave travellers facing substantial bills if they need treatment abroad. By declaring every condition, insurers can accurately price your premium, based on your risk and ensure you have the right level of cover.

New data from the insurer also reveals the costs travellers could face without valid insurance, where typical overseas medical costs can include³:

Cost of medical treatments abroad

	Painkiller prescription	Stitches for a cut	Escorted Repatriation to the UK	Heart Attack / Bypass
United States	£1,250	£2,500	£37,000	£150,000
France	£40	£120	£7,000	£7,000
Spain	£200	£750	£7,000	£38,000
Thailand	£500	£850	£20,000	£40,000

The warning comes as almost half (44 per cent) of Admiral travel claims include

a medical element. Yet among travellers unsure about taking out insurance – or not planning to buy it at all – top reasons include only travelling for a short break so being willing to risk it (20 per cent), believing it is a waste of money (18% per cent), or thinking they won't need it as they've never had a medical incident abroad (15 per cent).

Book insurance early, says Simon Calder:

To help travellers fully prepare for their trip, Admiral has teamed up with travel expert Simon Calder to share crucial advice to ensure holidaymakers' policies are valid - including why timing is so important. His advice comes as Admiral's data shows only 41 per cent of Brits who take out single trip cover purchase travel insurance at the same time as booking a trip, despite guidance advising you to always buy insurance as soon as you book.

Simon Calder says not arranging insurance as soon as a holiday is booked is one of the most common mistakes travellers make: "Like everyone else, from the moment I book a trip, I simply want to look forward to it. Anticipation is a priceless element of any holiday. Equally, every traveller deserves peace of mind – and so you just need to make sure you are covered by travel insurance from day one.

"The UK has a thriving and competitive travel insurance market, delivering great value. Yet cover is only effective if you are open and transparent about your state of health. Insurers are keen to protect travellers – but they need to be able to assess your particular situation and offer the right policy at the right price."

"We ask our travel insurance customers to declare all medical conditions, including any ongoing treatment, when taking out a policy. This is to ensure we can provide cover at an appropriate price for the customer based on their medical needs. Not doing so could leave someone underinsured if they make a claim or could invalidate their insurance entirely.

"Travel insurance is there to provide peace of mind, particularly when overseas medical costs can run into thousands of pounds. To help holidaymakers get ahead of this we're launching a new [Something to Declare?](#) checklist that should provide clarity and help break down what exactly needs to be disclosed on your policy, hopefully providing some peace of mind for any trips away.

"It's also important to check that you're covered for the type of trip, whether it's a cruise or a winter sports holiday, and that your insurance covers any activities you might plan to do."

Based on the new findings, Admiral's Travel team are also introducing email reminders to customers it identifies might not have declared everything. The new service is set to go live in the coming weeks. Admiral currently provides cover for over 3,600 different medical conditions.