The Mind guide to insurance cover and mental health

This booklet explains how mental health problems can affect insurance cover, what your rights are, and how to choose the right cover for you. It also includes a list of specialist insurance providers.
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What is insurance cover?

Buying insurance means that you pay a sum of money to an insurance provider, who in return promises to provide a financial pay-out if something bad happens to you or the thing you have insured.

Why might I need insurance cover?

Many people find that buying insurance provides financial security and peace of mind. For example, you could get insurance to cover medical costs in case you become unwell, or travel insurance in case you lose your passport or something is stolen while you're on holiday. There are lots of different types of insurance to cover a wide range of situations – and some types of insurance are compulsory, like car insurance.

How does insurance cover work?

Getting insurance can sometimes feel complicated, but it usually works like this:

- **The insurance provider will ask you some assessment questions**, for example about your personal circumstances and what you want to insure.
- Once you have answered the questions, **you will get a quote from the insurance company**. This gives you an idea of how much money they will charge you for your insurance. This is generally a rough figure, and may change once you answer more detailed questions about your situation. It's a good idea to get a few quotes and compare them before you decide who you want to go with.
- If the company agrees to insure you, **they will send you an insurance policy** – this is the document that outlines the details of your agreement with the company, including the exact circumstances in which they will or won't pay out money, and how much money they will pay.
• Once you have bought your insurance, you are covered; if something happens to you or the thing you have insured, you can make a claim.
• If you make a claim, the insurance provider will assess it and decide whether or not it's valid.
• If they agree that you have a valid claim (based on the details of your insurance policy), they will then pay out the agreed amount.
• If it turns out that you never need to make a claim, the insurance provider keeps the money you have paid for your insurance.

What is an insurance premium?

The amount you pay the insurance company is called your insurance premium. If you have a mental health problem, you may find that you are asked to pay a higher premium than someone who doesn't. This is because the insurance company thinks you are more likely to make a claim on your insurance.

How could my mental health problem affect my insurance?

Having a mental health problem can sometimes mean that you face certain challenges to getting insurance, but there are lots of things you can do to feel more in control:

• The section 'How do I find the right cover for me?' offers guidance on how to get the insurance cover you want.
• The sections 'What are my legal rights?' and 'What can I do about discrimination?' explain how you can protect yourself from unlawful discrimination by insurance providers.

Remember: all insurance providers have to comply with regulations to make sure they make fair assessments about who to cover, how much to charge, and when to pay out for a claim. You can find more information about these guidelines from the Association of British Insurers (ABI).
What types of insurance could I get?

There are lots of different kinds of insurance plans available to cover a huge range of situations. This section explains the most common types of insurance you might want to buy.

**Private health**

Private health insurance covers you for private medical treatment if you become ill. This may cover a range of treatments, such as hospital treatment, outpatient care and medication.

- Pre-existing medical conditions, such as mental health problems, are often exempt from health insurance policies.
- If you are refused health insurance, or have to pay higher premiums because of your mental health problem, the insurer must be able to prove objectively that your mental health problem increases the risk of you becoming ill and making a claim.

**Illness and income**

Illness insurance will pay money to replace your income if you are unable to work because of an accident, long-term ill health or disability. It can be difficult to find illness insurance that will cover mental health problems. Many insurance providers do not cover mental health problems at all, or set limits on the number of times they will pay out.

- Most types of illness insurance do not cover pre-existing medical conditions. For example, if you have a history of severe depression, you wouldn’t be able to claim if you become unable to work because of your depression.
- However, new and unrelated mental health conditions are likely to be covered. For example, if you have a pre-existing diagnosis of depression, but then you begin to experience new problems that lead
What types of insurance could I get?

to diagnosis of schizophrenia, this should be covered by your policy - as long as you can prove that the two conditions are unrelated.
• Your pre-existing mental health problem should not affect your cover for other unrelated illnesses, such as heart disease or cancer.

Travel

Travel insurance covers you while you are abroad or travelling in the UK for a variety of situations, including medical emergencies, flight cancellation, and lost or stolen items. You can get cover for different types of travel, for example, whether you are away for work, on holiday or visiting family.

• Check whether your travel insurance covers pre-existing medical conditions, such as mental health problems, as many do not. Standard insurance policies, like the ones you get through a travel agent, usually exclude pre-existing conditions.
• If your policy does not cover a pre-existing mental health problem, you would not be able to claim if you needed treatment for this condition while you were on holiday. However, this shouldn't affect any claims you make that aren't related to your condition, such as unrelated illnesses or if something is stolen.

The GOV.UK website contains foreign travel advice for people with mental health issues, and explains how the British Embassy may be able to help you when you're travelling abroad (if you're a British national).

What is a European Health Insurance Card (EHIC)?

If you are travelling within the European Union (EU), you may be able to get a free European Health Insurance Card (EHIC). The card gives you access to free or reduced-cost emergency healthcare when visiting EU countries, including for any chronic or pre-existing conditions.
"I've not faced any major challenges [getting specialist travel insurance for holidays]. I do worry about my plans to go travelling though, as I know long-term cover will be more expensive."

**Life**

Life insurance covers you so that if you die, a sum of money will be paid to your family, friends, or whoever you decide.

- If you have a mental health problem, insurance companies may assess that you have an increased risk of suicide or accidental death. This can make life insurance expensive and hard to get.
- An insurance provider might refuse to sell you life insurance on the basis of your mental health problem, or ask you to pay higher premiums, but to do this they must be able to show objectively that your condition increases the risk of you dying.

**Vehicle**

If you drive, you are legally required to have third-party car insurance as a minimum. Third-party car insurance covers damage to someone else's vehicle or property, and injury to someone else in an accident. You can also get more comprehensive policies that cover repairs to your own vehicle.

- When you apply for car insurance, the insurance company will want to know about any medical conditions that might affect your driving, including any mental health problems. If you're unsure about whether this applies to you, your GP should be able to advise you.
- You may have to inform the Driver & Vehicle Licensing Agency (DVLA) about your mental health problem if you have a particular diagnosis or your mental health problem could affect your driving (for example, if you take medication that makes you drowsy).
What types of insurance could I get?

• Having a mental health problem usually shouldn't affect your application for insurance, provided that you have informed the DVLA if you need to and have a valid driving licence. However, some car insurance providers may judge that you have an increased risk of accident because of your mental health problem, and increase your premiums to reflect this. In this case, the provider will need to be able to show objectively that your condition increases the chance of you having an accident.

See our legal web pages on 'fitness to drive' for much more information on the rights that you have to drive, when you need to tell the DVLA about a mental health problem, what information you need to give them and how to appeal if your driving licence is taken away.

"My current car insurance company have been helpful - they have allowed me to have my employment status as 'housewife' which has reduced my premiums."

Home contents

Home contents insurance covers you for loss, theft or damage to your personal and home possessions. It can also cover possessions you take outside your house, such as your mobile phone.

• As with other types of insurance, home contents insurance companies cannot refuse cover or increase a premium because of your mental health problem, unless they can support their decision with reliable data and statistics.
• There will be few, if any occasions, when insurance companies can legally justify charging higher premiums or refusing insurance for home contents insurance because of your mental health history.
What challenges might I face?

Unfortunately, if you have a mental health problem you might sometimes find that you have a hard time getting insurance. These are some common challenges:

• **You could be assessed as a 'high risk' customer** (meaning that the provider believes they are more likely to have to pay out money on a claim) and refused cover or charged a higher premium. This can happen even if you had a mental health problem in the past but are now recovered.

• **You may be charged more if you are unable to work because of your mental health problem.** Insurance providers may only give you the option of selecting 'in work' or 'unemployed' in your application, and you may find your premium is higher if you answer that you are unemployed.

• **The questions the provider asks you might not be helpful.** For example, you may be asked a single question, such as 'have you ever had a mental health problem?', and then refused cover or charged a higher premium if you answer 'yes'.

• **It might be difficult to get the cover that you want.** For example, many insurance providers do not cover pre-existing medical conditions, including mental health problems, or have restrictions about what they will or won't cover in terms of mental health.

• **The process of applying can be difficult,** for example if your mental health problem makes it hard for you to concentrate on small print or fill out forms.

This can be extremely frustrating, but there are lots of steps you can take. The section on 'How can I get the right cover for me?' offers guidance on how to get the insurance cover you want, and the sections on 'What are my legal rights?' and 'What can I do about discrimination?' explain how you can protect yourself from discrimination by insurance providers.
"I have had problems finding affordable car insurance as my condition means I can be off work for long periods of time – having 'unemployed' as my occupation drives the premium right up."

**What's a pre-existing medical condition?**

A pre-existing medical condition is any condition you have at the time you apply for insurance. Many insurance policies do not cover pre-existing conditions – this means that they will not pay out on a claim related to a pre-existing condition, including mental health problems.

For example, if you have a diagnosis of depression when you apply for your insurance, this would be considered a pre-existing condition. If your policy does not cover pre-existing conditions, but you try to make a claim related to your depression, your provider will dismiss your claim as invalid and will refuse to pay out any money.

**Example**

David has a diagnosis of schizophrenia and buys a standard travel insurance policy through his travel agent. The policy says it covers medical treatment, including for mental health problems. However, there is a clause in the small print that states this does not cover pre-existing medical conditions.

While he is travelling, David becomes unwell with problems related to his diagnosis and needs hospital treatment. In this case, this treatment would not be covered by his policy, and David would have to pay for it all himself.
Do I have to tell my provider about my mental health?

Understandably, facing challenges like these can mean that you may not want to tell an insurance provider about your mental health problem. However, if you don't answer questions about your mental health completely truthfully, and your insurance provider finds out, this could have some serious consequences.

For example:

- **Your policy could be cancelled.**
- **Your policy may become void** – this would mean that any claim you make would be dismissed, even if it's not related to your mental health problem.
- **You could be charged a lump sum fee** to make up the difference between the rate you were paying, and the rate you would have paid if the insurance provider had known about your mental health problem.
- **If a claim has already been settled and the insurer finds out afterwards, they may bring legal proceedings against you** to recover the amount they paid out.
- **You may find it harder to get insurance in future.**

It doesn't make any difference whether you actively lie to the insurance provider (for example, if the form asks you 'have you ever had a mental health problem?', and you tick a box to say 'no'), or whether you simply fail to tell the whole truth (for example, if you do disclose your mental health problem, but don't tell the insurer important details, meaning they don't have all the information they require to assess your claim).
There's also a chance that any kind of dishonesty could be considered fraudulent under the Fraud Act 2006, and may have **criminal law consequences** if your insurer chooses to pursue charges.

So it's generally not a good idea to lie - or conceal the truth - about your mental health history when applying for insurance.

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**How do I find the right cover for me?**

Even though having a mental health problem can mean that you face certain challenges to getting insurance, there are lots of things you can do to make sure you get the cover you want. This section covers information on some things you can try.

**Remember:** Under disability discrimination law, it is unlawful for insurance providers to unfairly discriminate against someone with a mental health problem.

**Research different insurance providers**

Different insurance companies provide different types of cover, and may have different attitudes covering someone with a mental health problem. To find out whether a company will cover you for a mental health problem, and how they will assess you for this, you can contact them directly or fill in a quote request on their website. Here are some things to keep in mind when researching insurance providers:

- **Shop around.** It's good idea to get a few quotes from different providers, so you can compare them and decide which works best for you. You can find insurance companies by searching online, using a comparison website or looking at the list of insurance companies on the Association of British Insurers (ABI) or British Insurance Brokers' Association's websites.
• **Check if you are already covered.** You may already be covered for basic insurance through your work (for example, some employers offer basic health or life insurance), or your bank or credit card provider. It's a good idea to check if you are already insured, and what your policy covers, before you buy any new insurance.

• **Be aware that comparison websites may not give you the full picture.** Comparison websites are very useful to get a general idea of how much policies cost, but usually the quotes they give you will not include cover for pre-existing medical conditions. You will usually have to contact an insurance provider directly to get an accurate quote.

• **Look for a provider with a thorough approach to assessment.** A provider who asks you a wide range of questions about your past and current mental health before making their decision about whether to offer you insurance is likely to provide more suitable cover.

"Usually a quick Google to find a travel insurance policy that will cover my condition will easily find something suitable and although it is more expensive, it is definitely better for peace of mind."

**Try a specialist provider**

Some companies provide cover specifically for people with pre-existing medical conditions, including mental health problems. If you find that getting insurance from a large high street provider is difficult or expensive because of your mental health problem, you may want to look into getting insurance from a specialist provider. See the 'List of specialist insurance providers' in this booklet for more details.

**Check the small print**

Read your policy carefully, including the small print, and make sure you understand exactly what it covers. In particular, you might want to know:
How do I find the right cover for me?

• Does it cover pre-existing conditions? Many insurance policies don't cover pre-existing medical conditions, including standard policies you may be offered with a package holiday or credit card. If you want cover for a pre-existing condition, you may need to upgrade the policy (which can be expensive) or buy additional insurance.

• How much is the excess fee? An excess is a sum of money you have to pay towards the cost of making a claim. Some insurance policies include a compulsory excess fee. For example, if you make a claim for £1000, but your policy includes a compulsory excess fee of £200, your provider will only pay out £800 – you will have to pay £200 of your own money. A high excess fee might mean that the policy is cheaper to buy, but you should carefully consider whether you could afford to pay the excess if you needed to make a claim.

• Is there anything here I don't understand? If you don't understand something or need to find out more, contact the insurance company for more information.

"I make sure to read into the small print to see what is covered and what is not. The most useful thing I have found is to contact [the provider] directly – sometimes anonymously – to find the right information before I commit to a policy."

Ask about reasonable adjustments

If you find applying for insurance challenging because of your mental health problem, you can ask the company to provide reasonable adjustments under the Equality Act 2010, to make it easier for you. For example, if your mental health problem makes it hard for you to concentrate on small print, to use phones or computers, or to fill out forms, reasonable adjustment might include:

• letting you apply by letter rather than over the phone or online
• extending deadlines to give you more time to fill our forms or read through small print
• communicating with a third person you've asked to help you, such as
a partner, close friend or advocate

See our web pages on 'disability discrimination' or contact our Legal Line for more information on your rights under the Equality Act.

**Provide a doctor's report**

If you ask your GP or psychiatrist to provide a report that explains your condition in more detail, this can help your case when you apply for insurance because this should mean the insurance company has the most up-to-date and accurate information about your mental health.

**Example**

Omar experienced a period of anxiety seven years ago and, while he was unwell, he took two weeks off work. Over the next two years, Omar got a lot better and he now longer experiences anxiety. Omar is now applying for life insurance. He is asked whether he has ever had a mental health problem that resulted in time off work, and he answers 'yes'. The insurance company ask him to provide further information about his condition, so his GP sends them a report that shows that Omar is now well and no longer experiences anxiety. In this case, the insurance company should offer Omar the life cover and income protection insurance he wants on standard terms with no extra premium (no extra cost).

**Contact an advocate**

If you are finding it difficult to get insurance because of your mental health problem, you may be able to get an advocate to help you. This could be a friend, family member or a professional advocate. An advocate can:

- help you through the process of applying
- make sure your views and concerns are taken into account
What are my legal rights?

This section covers information on:

• if insurance providers can legally treat you differently
• if insurance providers can access your medical records

Are there guidelines for insurance companies?

The Association of British Insurers (ABI) produces best-practice guidelines that insurance companies have to follow. These guidelines advise that insurance providers should offer full cover wherever possible. This means that it’s better for insurance companies to charge more money to cover higher risk customers, than to refuse to cover them at all.

Can an insurance provider legally treat me differently?

According to disability discrimination law under the Equality Act 2010, an insurance provider cannot refuse to cover you or charge more for insurance on the basis of your mental health problem, unless both the following are true:

• they can provide objective, accurate and reliable evidence that you are at a higher risk of making a claim
• the information they used to assess your application was used in a reasonable way
What is objective, accurate and reliable evidence?

This evidence could include:

- statistical data about risk or life expectancy
- medical research information
- a medical report

If the information the insurance company uses is not accurate or reliable – for example if it is out-of-date or from an unreliable source – the decision to refuse you cover or charge you more would be unlawful.

Example

Adina has a diagnosis of bipolar disorder, and she wants to buy car insurance. Based on data relating to the risks posed by a person driving while experiencing mania, the insurance company tells her that she will have to pay double the normal price. However, the data they use is over thirty years old and based on a very small sample, and the study has since been discredited. In this case, the information is not accurate or reliable, so charging a higher premium is unlawful.

What does using information in a reasonable way mean?

An insurance company also has to show that the information they used to assess your application was used in a reasonable way. If a court decides that the insurer did not use information reasonably, the decision to charge you more or refuse you cover would be unlawful.

For example, the following uses of information are likely to be considered to be unreasonable by a court:

- using out-of-date information
- using information about mental health in general, or a related
diagnosis, rather than about your specific situation and experiences
• using information that is not representative of a wide range of people,
  for example if it is based on a small sample of people, or is specific to
  a particular situation or place

Example

Hannah has had ongoing depression over the last 10 years. She applies
for travel insurance and is refused cover. The insurance company base
their decision on a report about the risks of suicide in people with
depression. However, Hannah's GP provides a report to say that she has
never experienced suicidal feelings and that, due to medication and
regular counselling, her condition is currently stable. In this case, a court
may well decide that the way insurance company used the report was not
reasonable, and that the decision to refuse cover was unlawful.

Can an insurance provider access my medical records?

Insurance providers cannot access your medical records without your
consent. However, if you disclose a mental health problem, the insurance
provider will often ask for further information from your doctor. They may
also ask you to see an independent doctor that they choose.

In this situation, you have the following rights:

• The insurance company can only contact your doctor if they have your
  written consent.
• You have the right to see a doctor's report about you before it is sent.
  This is the same whether it is your own GP or psychiatrist, or an
  independent doctor that the insurance company have chosen.
• You can stop a report from your regular GP or psychiatrist being sent
  if you are unhappy with it.
• You can't stop a report being sent if it is from an independent doctor
  who has never treated you before, even if you disagree with it.
If you refuse to give written consent, refuse to allow your doctor to send their report or refuse to see an independent doctor, an insurance company may decide to refuse to insure you. Unfortunately, this is their legal right and there is nothing you can do about this.

See our legal pages on 'personal information' for more information about your rights regarding access to your medical records.

What can I do about discrimination?

If you feel you have been treated unfairly by an insurer because of your mental health problem, there are several steps you can take. This page covers information on how you can:

- complain to the insurance provider
- complain to the Financial Ombudsman Service (FOS)
- take legal action

Collecting evidence

It's a good idea to collect evidence about your claim in case you want to make a complaint or take legal action in future. This could include:

- a report from a doctor about your condition
- copies of letters and emails that you send the insurance company, and that they send you
- a record of any phone conversations you have with the insurance company (for example, when you ring, try to take a note of the date, time, who you speak to and a short summary of what is said)
- any other information, such as reports, statistics and data, that supports your case
What can I do about discrimination?

Remember: complaints and legal processes can take a long time and can be stressful. If you think you might find the process tricky, you could:

• Ask a friend, family member or advocate to help support you. You can take a look at our pages on advocacy for more information about professional advocacy, and how your friends and family can act as your advocate as well.
• Contact an organisation like Citizens Advice or the Equality Advisory and Support Service (EASS) as they may also be able to offer help.

Complain to the insurance provider

As a first step, you should complain directly to the insurance provider. Most providers have a complaints procedure and should be able to tell you about this if you ask. For example, they should be able to tell you:

• The formats in which they accept complaints. You will usually need to make a complaint formally in writing, but the provider should advise you on their preferred format, for example whether they have an online form you should use, whether email is acceptable, or whether you need to send a letter in the post.
• Where you should send your complaint. Many companies will have a specific email or postal address for complaints, and some might have a specific person you should write to. Addressing your complaint correctly should help the provider process it more easily.
• Acceptable time frames, including how much time you have to make a complaint, and how long they will take to respond to your complaint.

It is generally a good idea to communicate with the insurance company in writing as much as possible, and keep a copy of any correspondence with them. Always include important details like your name, address and policy number, and set out the facts clearly and in a logical order.

For more information about how to make a complaint to an insurance
company, including a downloadable template for a complaint letter, you can go to the Money Advice Service or Financial Ombudsman websites.

**Complain to the Financial Ombudsman Service (FOS)**

If you are not happy with how the insurance company deals with your complaint, you can make a complaint to the Financial Ombudsman Service (FOS). Their website has step-by-step information about how to make a complaint and provides downloadable complaints letter templates. They also have a support line if you need any help during the complaints process.

The process can take time, so bear this in mind. If the FOS decide your complaint is valid, the insurance company may have to give you an apology and/or compensation.

**Take legal action**

Depending on your claim, you may be able to take legal action against the insurance provider. If you want to make a legal claim, you must do this within six months of the incident occurring. As a first step, make sure you get legal advice from one of the following:

- Mind’s Legal Line
- Citizens Advice
- a local Law Centre
- a private solicitor – The Law Society website can provide a list of qualified solicitors in your area.

If your claim succeeds, the insurance company may have to provide you with compensation or agree to sell you insurance at a fair rate.
List of specialist insurance providers

All of the insurance providers listed in this section claim to provide specialist cover for people with pre-existing mental health problems. However, no provider can guarantee you cover if you have a mental health problem; policies are always assessed on a case-by-case basis.

Please note:

• **Mind does not endorse any particular insurance provider**, including the providers listed in this section.
• **Mind cannot offer advice on individual insurers**, including the providers listed in this section. We do not have any knowledge of their past performance or how much they might charge you.
• **This list is not exhaustive**. Many other insurance providers may be able to provide specialist cover for different conditions; you will need to judge which provider can offer you the most appropriate cover for your situation.

**Active Minds Insurance**

tel: 01424 215 315
web: activemindinsuranceservices.co.uk

Provides travel, life and home insurance for people with mental health problems and their families.

**AllClearTravel**

Quotes: 0845 250 5350
Customer care line: 0845 250 5222
web: allcleartravel.co.uk

Provides information and support for people with depression.

**Avanti Travel Insurance**

tel: 0800 043 0814
web: avantitravelinsurance.co.uk

Provides travel insurance for people with pre-existing medical conditions, including mental health problems.
Works with high street insurers to provide life and travel insurance for people with bipolar disorder.

**Explorer Travel Insurance**
tel: 0800 043 4003
web: explorerinsurance.co.uk

Provides travel insurance for people with pre-existing medical conditions, including some mental health conditions.

**Free Spirit**
tel: 0845 230 5000
web: free-spirit.com

Specialist travel insurance for people with pre-existing medical conditions, including mental health problems.

**Freedom Insurance Services**
tel: 01223 446914
web: freedominsure.co.uk

Travel insurance for people with pre-existing medical conditions, including mental health problems.

**Good to go insurance**
tel: 0844 334 0160
web: goodtogoinsurance.com

Travel insurance for any age group, with or without pre-existing medical conditions, including mental health problems.

**The Insurance Surgery Ltd**
tel: 0800 083 2829
web: the-insurance-surgery.co.uk

Finds life, travel and other types of insurance for people with pre-existing medical conditions, including a range of mental health problems.

**JustTravelcover.com**
tel: 0800 294 2969
web: justtravelcover.com

Provides travel insurance for people with pre-existing medical conditions.

**MIA Online Ltd**
tel: 0126 878 3383
web: miaonline.co.uk

Travel insurance for people with pre-existing medical conditions. Also provides a service for customers to store their medical records online.
so that they can be accessed from anywhere in the world.

**OK to travel insurance**
tel: 01223 446 920
web: oktotravelinsurance.co.uk

Travel insurance people with pre-existing medical conditions, including mental health conditions.

**Orbis Insurance**
tel: 0142 421 5315
web: orbisinsurance.co.uk

Provides home, travel and life insurance for people with medical conditions. Specialists in providing cover for people with mental health problems, including specialist screening process.

**Platinum Financial Consulting**
tel: 020 3355 4831
web: life-insurance-help.co.uk

Can provide help finding life insurance, critical illness insurance or travel insurance for people with pre-existing medical conditions, including mental health problems.

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**Useful contacts**

**Mind**
Mind Infoline: 0300 123 3393
(Monday to Friday, 9am to 6pm)
email: info@mind.org.uk
text: 86463
web: mind.org.uk
Details of local Minds, other local services and Mind's Legal Line. Language Line is available for languages other than English.

**Association of British Insurers (ABI)**
web: abi.org.uk

Provides information about insurance and a list of accredited insurers. Produces best-practice guidelines for insurance companies.

**British Insurance Brokers' Association**
tel: 0870 950 1790
web: biba.org.uk

Provides information about insurance, and 'find a broker' service to find specialist insurers, who offer cover based on factors such as medical conditions.
Citizen’s Advice
tel (England): 03444 111 444
tel (Wales): 03444 77 20 20
web: citizensadvice.org.uk

Free, confidential and independent advice on a range of issues, including legal advice about making a claim.

Equality Advisory Support Service (EASS)
tel: 0808 800 0082
web: 0808 800 0082

Free advice and information for people who may have experienced discrimination.

European Health Insurance Card (EHIC)
automated telephone service: 0300 330 1350
web: ehic.org.uk

Visit the website to apply.

Financial Ombudsman Service (FOS)
tel: 0800 023 4567 (freephone from a landline) or 0300 123 9 123 (if you want to avoid high tariffs when calling from a mobile)
web: financial-ombudsman.org.uk

An independent organisation that deals with individual complaints between consumers and companies that supply financial services.

GOV.UK
web: gov.uk

Contains guidance for British nationals with a mental health problem on foreign travel, and foreign travel insurance.

Law Centres Network
web: lawcentres.org.uk

Find a local Law Centre where you can get free legal advice and representation if you can’t afford a lawyer.

The Law Society
web: lawsociety.org.uk/find-a-solicitor

Online database to find a solicitor in your area.

Money Advice Service
tel: 0300 500 5000
web: moneyadviceservice.org.uk

Free, impartial advice about money matters.
Further information

Mind offers a range of mental health information on:
• diagnoses
• treatments
• practical help for wellbeing
• mental health legislation
• where to get help

To read or print Mind’s information booklets for free, visit mind.org.uk or contact Mind Infoline on 0300 123 3393 or at info@mind.org.uk

To buy copies of Mind’s information booklets, visit mind.org.uk/shop or phone 0844 448 4448 or email publications@mind.org.uk

Support Mind

Providing information costs money. We really value donations, which enable us to get our information to more people who need it.

Just £5 could help another 15 people in need receive essential practical information.

If you would like to support our work with a donation, please contact us on:
tel: 020 8215 2243
email: dons@mind.org.uk
web: mind.org.uk/donate

This information was written by Celia Warin in collaboration with Mind.

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References available on request
Mind is a registered charity No. 219830
We're Mind, the mental health charity for England and Wales. We believe no one should have to face a mental health problem alone. We're here for you. Today. Now. We're on your doorstep, on the end of a phone or online. Whether you're stressed, depressed or in crisis. We'll listen, give you advice, support and fight your corner. And we'll push for a better deal and respect for everyone experiencing a mental health problem.

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