

Insurance and MS



The Multiple Sclerosis Society

More than 100,000 people live with multiple sclerosis in the UK. Every one of them shares the uncertainty of life with MS.

We're funding research and fighting for better treatment and care to help people with MS take control of their lives.

With your support, we will beat MS.

As a charity, we rely on the generosity of people like you to fund our vital work. Thousands of people affected by MS turn to us for help and advice each year, and we want to make sure we are there for them whenever they need us. If you would like to make a donation, you can do so by:

- Calling us on: **0300 500 8084**.
Lines are open Monday to Friday, 9am – 5pm
- Visiting us at: **mssociety.org.uk/donate**
- Posting your donation to: MS Society, National Centre, 372 Edgware Road, London NW2 6ND. Please make cheques payable to the 'MS Society.'

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About this booklet

Multiple sclerosis (MS) is an unpredictable condition. No-one can tell you at the outset what course your MS will take, and the type and severity of physical problems associated with it vary significantly from person to person. As a result, living with MS means living with uncertainty. But the natural anxieties about loss of independence or physical pain are often added to by financial worries – particularly over insurance.

You might have questions or concerns such as:

- Can I obtain reasonably priced insurance?
- Should I consider having any special cover?
- If I'm newly diagnosed, what effect could my condition have on any existing insurance policies?
- Do I have a responsibility to inform insurers?
- And if I do, will my premiums go up?
- Will I be able to claim on existing policies?
- what protections are in place to help me, if I feel I've been treated unfairly and what steps do i take should i wish to take the matter further?

This information booklet aims to answer these concerns and to give guidance on where to go for further information. Insurance is unlikely to be the first thing on your mind after being diagnosed with MS, but depending on the type of insurance you have, you may be able to make a claim.

Can I claim on my insurance now that I have MS?

The purpose of insurance is to protect us from the financial consequences of the unpredictable. Whether it's a car accident, a holiday cancellation, home contents destroyed by fire or the early death of a loved one – most people would expect to have no trouble getting insurance to fully cover such eventualities. But for people with MS, that security is sometimes unavailable, prohibitively expensive, or inadequate.

Some examples of policies that might help you financially are those which will pay out a lump sum (critical illness cover), or help with income replacement (income protection), or pay some medical bills (private medical insurance).

If you already have a critical illness policy

Read your policy carefully to see if it covers MS, and under what

circumstances it will pay out. Notify your insurer immediately. With most policies, you need to tell them about the diagnosis within a certain timescale. The claims section of your policy will have details of how to claim and any conditions.

Critical illness insurance is designed to pay out a tax-free lump sum if you have one of a number of specified illnesses, or if you need to have certain types of surgery. Its purpose is to help with the costs of a chronic or permanent health change, and it is often taken out in conjunction with life insurance, sometimes to cover a mortgage. However, you can use the money any way you choose – to pay off the mortgage or other debts, to meet the cost of medical bills or adaptations to your home, or even to retire early.

In 1999, the Association of British Insurers (ABI) published model definitions of critical illness conditions. These represent

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minimum standards of cover, to which all their members have to adhere.

Policies taken out since then with an Association of British Insurers member will offer either this minimum level of cover or better. Since 1999, there have been several updates to their recommended best practice for insurers, which ABI members also need to follow.

All critical illness policies cover heart attacks, cancer and strokes, but not all cover MS. Those policies that do cover MS will, as a minimum, pay out following a definite diagnosis by a consultant neurologist – as long as you have current impairment of motor or sensory function which has lasted for at least six months continuously. Some companies offer a shorter duration so it's worth checking your policy.

More details on this model definition of MS, and on the ABI's recommended best practice,

can be found in the Consumer Information Section of the Association of British Insurers website (see page 20).

There may be restrictions or exclusions which can prevent a claim. Some insurers will not pay out if the condition is diagnosed within three or six months of the start of the policy. If you bought critical illness cover without life insurance you may also need to survive for a period of time, usually between 14 and 30 days, after an illness is diagnosed – but this should not be an issue for people diagnosed with MS.

If an exclusion for MS was applied when you purchased the policy, your insurer would have notified you. Any exclusion will be specified on your policy schedule.

If you do qualify, the money paid out can be extremely helpful, easing financial pressures at a time when you need to be concentrating on your health. I

If you already have income protection insurance

This is occasionally known by other names, such as permanent health insurance, long-term disability insurance or disability income insurance. It will pay out a tax-free monthly income if you are unable to work as a result of accident, sickness or disability, and should pay out until you re-join the workforce.

If you are unable to return to work it should continue to pay out until your normal retirement date, unless you have chosen a shorter policy duration, or payments for a fixed number of years.

It is often arranged by an employer, so if you haven't taken out a policy yourself, you should still check your employee benefits to see if you have cover.

However, if an employer pays the insurance premiums, any monthly income paid as a result of a claim is taxable, just as a salary would be.

You may even have taken out cover if you don't work. Someone who is not earning but looks after the home, for example, could cover the cost of hiring help if sickness or disability made them unable to carry out tasks such as walking, bending, communicating, reading or writing.

Policies will often ask if at least two of these activities have been affected, though the details will vary between policies.

If you do have income protection insurance you will typically be able to insure between 50 and 65% of your gross income. This is based on your income when you take out the policy.

The insurer also takes into account any income from other insurance policies which would pay out if you are unable to work. They may also take into account that you might be able to claim state benefits such as Employment and Support Allowance.

Can I claim on my insurance now that I have MS?

To claim under an income protection policy, the insurer will want evidence from your doctor that you are unable to work.

Some policies will pay out if you are unable to perform the main functions of your existing job, others may pay out if you cannot perform a job suited to your education and experience, and some insurers will only pay out if you are unable to do any work at all.

If your claim qualifies, payments will start at the end of the waiting period you chose when you took out the policy (the 'deferred period'). This will usually be between four and 52 weeks. If your MS means you are unable to work, and you have an income protection policy which you think will cover you, it is important to inform the insurer as soon as possible of any potential claim. This helps to avoid any delays. If you return to work, even part-time, you must also tell them beforehand.

If you already have payment protection insurance

Payment protection policies offer short-term protection against accidents, sickness and unemployment to those with debts (such as credit cards, loans, or mortgages). Some policies also include elements of life or critical illness insurance. If they pay out, they will only do so for a limited time – typically 12 to 24 months.

Cover is normally restricted to the monthly debt repayments but some products allow higher amounts up to a maximum proportion of your income. Confusingly, such policies may be called 'income protection' insurance but they are very different from the income protection insurance described above.

These policies are renewed annually, claims payments continue for no more than two years, and any medical condition that the policyholder is aware of at the start of the policy is not covered.

If you already have private medical insurance

Private medical insurance may also pay out some benefits if you are diagnosed with MS. Again, many people are more likely to have this insurance as an employee benefit, rather than as a private policy. Private medical insurance covers the cost of private treatment from a specialist for 'acute' conditions. Definitions vary from insurer to insurer, but acute is generally defined as curable and short-term. Chronic illnesses such as MS,

which are long-term and incurable, are typically not covered by private medical insurance, although the costs of diagnosis (seeing a neurologist or other specialist and paying for tests) may be covered. It is also possible that your policy may cover you for acute attacks related to a chronic illness, paying for the treatment necessary to stabilise the condition again. Your private medical insurance provider should have a helpline where staff can tell you what you are and are not covered for.

Notes:

What should I tell insurance companies about my condition?

It is important to note that insurers are unlikely to pay out claims arising from MS if you took out the cover knowing that you had the condition but didn't tell them. If you are not upfront about your condition, you may not get the protection you are looking for in a policy. You should honestly answer all questions the insurer asks about your health, so you do not risk claims being refused later.

Your duty not to make a misrepresentation

If you took out insurance before you knew you had MS, there is no requirement to tell your insurer about any changes to your condition since the policy started, unless you are making a claim, or unless the policy terms require you to do so. If you are in any doubt, you can ask your insurer about what you are required to disclose. However, if you are diagnosed in between the time

you apply for the policy and when it goes 'on risk' (that is the date the insurer starts to cover you) then you must tell the insurer. Even though the information you gave in your application was correct at the time, your duty not to make a misrepresentation exists until the policy is in force. In some circumstances the requirement for you to update the answers you gave will stop at the point you were offered acceptance terms, but you should check this with your provider.

Disclosure: home contents, buildings and motor insurance


Annually renewable policies like home contents, buildings and motor insurance should not have premiums increased purely as a result of your MS, but you should still mention it, particularly

if you have had adaptations made to your home or vehicle as


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a result of the condition. You will also have to inform the following organisations that you have MS:

For UK residents - the DVLA's Drivers Medical Group:

 0300 790 6806

For residents of Northern Ireland the Driver and Vehicle Agency

 0845 402 4000)

Provided a doctor's report confirms you are fit to drive, your driving licence will either stay as it is or become renewable – every one, two or three years. This is in common with many medical conditions where situations may change over time.

You may alternatively be given a licence to drive an adapted vehicle. However, as long as the DVLA is happy for you to have a driving licence, you should be able to get insurance. Any insurer that refuses you without justification is likely to be contravening disability discrimination legislation.

Disclosure: travel insurance

With annual travel policies it is essential that you update the insurer throughout the policy term about your condition, even though medical cover and cancellation cover may be excluded or made more expensive as a result. For single trip cover, MS may be excluded as a pre-existing medical condition.

So claims for cancellation, repatriation or medical expenses, for example, would not be paid if they result from the condition. Alternatively, the insurer may apply special terms to reflect the risk (such as increasing the premium, limiting cover or applying a claim excess). However, in some instances they may decline cover altogether.

What should I tell my insurance companies about my condition?

Disclosure: private medical insurance

Private medical insurance is also often renewable on an annual basis, but insurance companies should not refuse to renew your policy if you have developed a medical condition since first taking it out. MS-related conditions may be excluded, and premiums increased, however. If you decide to change insurer, you will need to disclose your condition to the new insurer.

Disclosure: life, critical illness and income protection insurance

These kind of policies can go on for many years. If linked to a mortgage, they may run for around 25 years. Whole-of-life cover continues, as the name suggests, until you die. Once cover begins, you don't have to disclose any new health risk to the insurer and the insurer cannot change the policy conditions (except to broaden their scope to your benefit).

Many critical illness and income protection policies offer what are called 'reviewable premium policies'. These tend to be initially cheaper than those where premiums are guaranteed for the full term of the policy. However, with a reviewable policy, the insurer can increase or decrease your premiums. When insurers review premiums on such policies, they will be looking generally at their insurance portfolio to see if risk levels have changed. They do not look at particular cases, so a change in your individual condition would not be taken into consideration. And there is still no requirement to inform the insurer if you are diagnosed with MS after the start date of a reviewable premium policy.

Many life and critical illness insurers will offer the chance to extend cover up to certain limits without any further medical checks. These 'increase options' – generally available if you move or have children – are very useful, particularly for those who cannot

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take out new insurance because they have been diagnosed with MS. If you move or remortgage, it may be worth looking into before cancelling existing policies.

The majority of life and critical illness policies include a terminal illness clause, providing early settlement of the policy in the event of a terminal prognosis of 12 months or less. This clause is usually unavailable if the prognosis is made within the last 18 months of the policy.

If you are one of the very small minority of people with MS who are diagnosed and given only a short time to live, remember it is possible to convert your endowment or investment (which may include life insurance) into a cash lump sum.

Endowment or investment policies will have a surrender value, which is available from the provider of your policy. You may be able to sell your policy for more than its surrender value. There are special policy auctions, and also specialist dealers. Not all policies are suitable for auction or sale. Check first with your financial adviser or a specialist dealer.

The subject can seem rather ghoulish, but for those whose need for cash is greater before their death than it will be for their families after their death, these settlements can be useful. You should take independent financial advice.

You are advised to seek professional advice in all money matters.

How will my MS affect my ability to get cover?

MS will undoubtedly affect your ability to take out some forms of insurance, and will result in heavier premiums on some others. Despite this, as mentioned before, you must be upfront about your condition when applying for insurance.

People with MS can represent a greater risk to insurers for some types of insurance including critical illness, income protection and travel cover.

Yet despite the barriers, there are better value options out there for those prepared to shop around. A number of brokers offer access to life, travel, motor and home policies specially designed to cater for the needs of disabled people. In 2007, the Society contributed to a Law Commission consultation for their review of how insurance law might be usefully reformed.



You can read more about this process on the Law Commission's website **www.lawcom.gov.uk**

There have also been guidelines for insurers published by the Association of British Insurers on complying with disability discrimination legislation. These should lead to people with MS being treated more as individual cases, and not simply lumped into 'worse-case scenario' categories.

Can I get life insurance?

The majority of people with MS have a life expectancy only a few years shorter than the rest of the population, but having MS can be a factor in higher premiums for life insurance.

This makes it even more important to shop around. Some underwriters are starting to recognise that life expectancy for people with MS is increasing at a faster rate than that of the population at large. In addition, different insurers will have different claims experience, with the result that premiums can vary dramatically from company to company. While some insurance

How will my MS affect my ability to get cover?

companies may refuse cover, others will accept you. The premiums offered can vary greatly. See page 20 for more information about specialist brokers.

The whole purpose of life insurance is to give the insured and their loved ones security and certainty. As a result, insurers are extremely unlikely to impose exclusions for particular causes of death. They will instead either load premiums according to the increased risk they think you pose, or refuse cover outright.

Disability discrimination legislation outlaws insurers from treating someone less favourably because of a disability, unless they can show that the treatment is justified. To prove that justification, they must base their decisions on relevant medical research, statistical data, and on detailed facts about the health of the applicant.

As a result, they are unlikely to be able to give quotes or terms over the phone. They can often give an indication of the cover they could

offer, however, before having to carry out a full assessment. The Association of British Insurers guidelines prevent insurers from relying on assumptions or generalisations. They require insurers to review their underwriting information regularly so that it is based on reliable, up-to-date information.

However, there are a number of low-cost life insurers who actively seek out low-risk customers – young, non-smokers with no health problems for example – who might not accept many people with MS.

Insurers which at first glance seem to be more expensive may turn out to be more accommodating. Clearly the milder your condition is, and the longer the time since your last relapse, the easier it will be to get life cover.

Those with severe MS are unlikely to get cover (or will have to pay more), while someone with suspected MS who has not experienced symptoms for four or five years may be able to get cover

How will my MS affect my ability to get cover?

with no loading. The type of life insurance is also relevant:

- Whole-of-life policies, for example, may be more expensive for someone with MS because of the possibility that the insurer will have to pay out sooner than for someone without MS.
- Term policies, which cover you for a set number of years, will become easier to get and cheaper, the shorter the term. These are usually taken out with a mortgage.

Can I get critical illness insurance?

Unlike life insurance, if you can get critical illness cover after being diagnosed with MS, it will almost certainly be with MS and related conditions excluded. This means you would be able to claim if you had a heart attack or cancer, for example, but not for something resulting from your MS. If you are struck by an excluded condition which is categorised as MS-related, but in your case was clearly caused by some other factor, your insurer may consider a claim on an 'ex-gratia' basis. There is no

requirement for them to do so, however. Some insurers may load premiums instead of, or as well as, imposing exclusions. Others may reject you altogether. Again, this illustrates the importance of shopping around. Critical illness cover is available if there is a family history of MS. It might be offered with or without exclusion relating to MS or other conditions of the central nervous system.

Can I get income protection?

It is very difficult to take out income protection insurance after being diagnosed with MS, as in the insurer's eyes it is virtually guaranteed to have to pay out at some stage, as you are more likely to take time off work due to ill health. If you had a single attack of suspected MS several years ago you may be able to get cover.

Can I get general insurance, like travel insurance?

The big problem here is finding low cost travel insurance. But the insurance industry feels it is

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increasingly able to accept people with MS – for an appropriate premium, based on the particular circumstances of a person's condition. It really is worth shopping around. However, premiums will often be increased – to reflect heightened risk of a claim being made – or insurance turned down.

Most travel insurance policies will exclude all pre-existing medical conditions. This means that you would be unable to claim under the policy for any medical expenses or cancellation of the holiday due to a pre-existing medical condition – including MS.

In these circumstances, any deposit or money you have paid for your holiday would be lost. You would be personally liable for any medical expenses you incur as a result of your pre-existing conditions.

Such terms can make some people with MS afraid to travel, particularly to countries where the cost of medical care is high, such as the US. But a number of

specialist brokers may be able to source policies which do not exclude pre-existing medical conditions (including MS). Again, those with more severe symptoms, or with a progressive form of MS, will face greater problems. Many insurers use professional medical assessments to gauge an individual's own risk of claiming.

It is important you check your policy to ensure that it provides you with the cover you have purchased. Some policies that cover pre-existing medical conditions may have a separate excess specifically for medical expenses claims which can be much higher than the standard policy excess.

It is also worth checking that your conditions are covered – just because you have notified an insurer of your conditions does not mean they will automatically cover your conditions. If you are in any doubt, contact your insurer and ask them to clarify exactly what cover is provided for your MS or any other pre-existing condition.

What should I look for in general insurance policies

Standard travel, home and motor policies may not be adequate for people with MS. The cost of insuring equipment, special adaptations to vehicles, or even carers, may not be covered. This means many people may be inadequately insured, or may be paying over the odds for special add-ons.

There are policies, however, which cater more specifically for the needs of people with MS by including their requirements as standard, or providing special types of insurance. Again, specialist brokers can point you in the right direction, but in this section we look at the special types of cover to look out for.

Choosing travel insurance

Other than the standard concerns about medical cover, the key thing to check here is if expensive equipment such as wheelchairs will be covered against loss or damage, and if the insurance

company will get replacement equipment to you or, alternatively, get you home if you cannot do without it.

Some brokers have reported problems with some travel policies where cover stops when you return to British soil. In some cases wheelchair damage has been discovered at the airport after a flight back to Britain, by which time the cover has ended.

However, you should be covered if the damage happened in transit, for example during the flight. It can, though, be difficult proving exactly when the damage happened and if a transport company may be responsible. Better cover is provided by travel policies which cover you for a set period, or until you arrive back at your front door.

Make sure you check the small print to see how long your travel policy lasts. Another important thing to check is what the insurance company will do

What should I look for in general insurance policies?

if something happens to your accompanying carer while you are away.

The insurance may, for example, pay for a family member to fly out and bring you home.

Choosing car insurance

Insurance companies are not allowed to have a blanket policy of refusing to insure adapted vehicles. However they may ask you to pay more to cover the extra cost of repairing or replacing any special adaptations to your car if it is stolen or damaged.

There are specialist motor policies aimed at people with a disability, but mainstream insurers also cover vehicles modified to suit

disabled drivers, usually on their standard terms. In either case, you must ensure that you notify the insurer of any modifications, and that the value you insure your car for includes the cost of those modifications. You should also look for a policy which provides acceptable alternative transport when your vehicle is being repaired after an accident.

If you can't get a guarantee of being able to access a suitably adapted replacement vehicle, you should look for a policy which pays a daily allowance for taxis.

All motor policies offer a small amount of cover for items stolen from your car, but special policies may offer a higher than usual

You have to inform the DVLA or Driver and Vehicle Agency that you have MS.

What should I look for in general insurance policies?

limit, to cover you in case your wheelchair is stolen from the car.

Choosing home insurance

As with car and travel insurance, you must ensure that any expensive equipment or adaptations, such as wheelchairs, stair lifts, and electric beds, are covered under your home contents insurance. Specialist policies often offer this reassurance as standard, whereas ordinary policies may add on hefty surcharges.

If any major adaptations have been made to your home, you should also check the effect on your buildings insurance. If you employ a carer you must also check that the employer's liability cover (usually intended to insure against accidents to gardeners and cleaners while on your property) extends to cover them.

There are specialist home policies which do include carers under the employer's liability section, but if you cannot find one you may have to take out separate employer's

liability insurance. If your carer is employed by the local council this should not be an issue.

Where equipment is on loan from the NHS or other medical or care provider, you should always check if you are responsible for such equipment. If so, the insurer should be notified.

Wheelchair and scooter insurance

You may find it cheaper to cover your wheelchair or motorised scooter separately, rather than adding it on to your home and travel policies. These policies can cost around £50 a year to cover a £3,000 vehicle, and will also give you public liability cover to insure you in the event that your wheelchair or scooter injures someone or damages property.

An all-risks extension on your home contents policy might not achieve this, although you could consider taking out separate public liability insurance. This is an area where you should take advice.

What protections are there to ensure that insurers treat me fairly?

If you feel that an insurer is discriminating against you, by loading premiums, unfair exclusions or refusal to insure, they may be using out-of-date information in contravention of disability discrimination legislation (as mentioned in the section on life insurance on page 8). You should always ask to speak to someone higher up. Insurance offices should have at least one person responsible for ensuring that staff comply with disability discrimination legislation. Disputes can usually be settled satisfactorily between yourself and your insurer.

If that doesn't help, you can take your case to the Financial Ombudsman Service (See Useful Organisations on page 20), although you will have to get a letter from the insurer turning down your complaint first.

The ombudsman will examine the case and, if it believes the insurer is discriminating against you, order it to make amends, perhaps by offering better terms. If the ombudsman finds in favour of the insurer you can still take the case to court, although the ombudsman's decision may weaken your case.

The Equality and Human Rights Commission can help disabled people who have been discriminated against to secure their rights. The assistance it may provide includes advice, representation and conciliation in disputes.

It will take on a case if there is a reasonable prospect of success, and if the matter meets the criteria of the Commission's strategy. In some situations, where the Commission wants to show that the law is unfair, or it wishes to highlight particular issues, it may support cases even if it thinks

the case may not have a good prospect of being successful. However, most insurance-related cases dealt with by the Commission so far have been settled through mediation, as the insurance company often changes

its stance once the Equality and Human Rights Commission becomes involved. See page 20 for contact details.

Notes:

Useful organisations

Association of British Insurers (ABI)

The Association of British Insurers is the trade association for the UK's insurance industry. It represents around 400 companies that provide all kinds of insurance including life, motor, household and health insurance. The website includes a Consumer Information section.

 020 7600 3333
 www.abi.org.uk

British Insurance Brokers Association

Their Find a Broker Helpline helps consumers with insurance that's hard to find.

 0370 950 1790
 www.biba.org.uk

Disability Law Service (DLS)

National charity providing free, confidential legal advice and support in social welfare and disability discrimination law for disabled people, their families and carers.

 020 7791 9800
 www.dls.org.uk



Driver and Vehicle Licensing Authority (DVLA)

Drivers Medical Group
DVLA

 0300 790 6806
 www.gov.uk/driving-medical-conditions

Driver and Vehicle Agency

Responsible for vehicle licensing in Northern Ireland.



 0845 402 4000
 www.dvni.gov.uk

Download forms from:

 www.nidirect.gov.uk/motoring

Equality and Human Rights Commission (EHRC)

An independent body established by Parliament in 2006 to stop discrimination and promote equality of opportunity for everyone.

Textphone: 0808 800 0084
 0808 800 0082
 www.equalityhumanrights.com


Useful organisations

In England, Wales and Scotland. The **EASS** provides a telephone information service for the EHRC.

Equality Advisory Support Service (EASS)

Provides information, advice and support on discrimination and human rights issues to people in England, Scotland and Wales.

Textphone 0808 800 0084

 0808 800 0082

 **www.**

equalityadvisoryservice.com

Equality Commission for Northern Ireland


An independent public body set up to advance equality, promote equality of opportunity, encourage good relations and challenge discrimination.

 028 90 890 890

 **www.equalityni.org**

Essential Travel Ltd

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

 0871 360 2712

 **www.essentialtravel.co.uk**

Financial Ombudsman Service (FOS)


If an insurer has failed to resolve a complaint against it, you can take your complaint to the FOS. It will consider not only complaints about claims or administration problems, but also those relating to underwriting decisions and disability discrimination legislation.

 0800 023 4 567

 **www.financial-ombudsman.org.uk**

Fish Insurance


Offers specialist travel, car and mobility equipment insurance to people with disabilities.

 0333 331 3770

 **www.fishinsurance.co.uk**

Freedom

Specialises in travel insurance for people with long-term health conditions.

 01223 446914

 **www.freedominsure.co.uk**

Free Spirit

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



0800 170 7704

www.

freespirittravelinsurance.com

The Insurance Surgery

Helps find life and travel insurance and other financial services for people with a pre-existing health condition.



0800 083 2829

the-insurance-surgery.co.uk

Notes:

Further information from the MS Society

Library

For more information, research articles and DVDs about MS, contact our librarian.



020 8438 0900



librarian@mssociety.org.uk



www.mssociety.org.uk/library

Helpline

The Freephone MS Helpline offers confidential emotional support and information for anyone affected by MS, including family, friends and carers.

Information is available in over 150 languages through an interpreter service.



0808 800 8000

(weekdays 9am-9pm)



helpline@mssociety.org.uk

Resources

Our award winning information resources cover every aspect of living with MS.



020 8438 0999



shop@mssociety.org.uk



www.mssociety.org.uk/publications

About this resource

With thanks to all the people affected by MS who contributed to this booklet.

If you have any comments on this information, please send them to **resources@mssociety.org.uk** or you can complete our short online survey at **www.surveymonkey.com/s/MSresources**

Disclaimer: We have made every effort to ensure that the information in this publication is correct. We do not accept liability for any errors or omissions. The law and government regulations may change. Be sure to seek local advice from the sources listed.


References

A list of references is available on request, and all cited articles are available to borrow from the MS Society library (there may be a small charge). Contact the librarian on 020 8438 0900, or visit **www.mssociety.org.uk/library**

This resource is also available in large print.
Call 020 8438 0999 or email shop@mssociety.org.uk


Contact us

MS National Centre

 020 8438 0700

 info@mssociety.org.uk

MS Helpline


 Freephone 0808 800 8000
(weekdays 9am-9pm)

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Online

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twitter.com/mssocietyuk

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