



Legal Obligations

What are they?

Insurance

All current insurance policies should be maintained because new policies at normal rates are difficult to obtain.

Life Insurance

It is important that your insurance company be made aware of your Diabetes. Life insurance is not always easy to get and premiums can be quite high. Some people working for large companies/organisations may be able to gain or boost insurance through policies offered with employer superannuation schemes.

Diabetes Australia are lobbying and providing information regarding latest developments and longevity in the diabetes population.

Disability Insurance

Reluctant to insure those with Diabetes. Heavy premium loadings.

Health Insurance

Diabetes is considered a pre-existing condition when applying for insurance or changing tables.

Travel Insurance

Need to shop around as premiums can be higher and can vary from company to company, also check that illness resulting from diabetes is covered in insurance plan. Diabetes Australia recommend B.C.H. Insurance Brokers – Help Desk 1300 300 132.

Driving Insurance

Will need to let Company know of diabetes and how it is controlled. Premiums and conditions will differ from company to company. Shop around. Failure to disclose can be used as an argument in court to justify refusal to pay on a claim.

Drivers Licence

It is now a legal requirement that people with diabetes, who are managed with either insulin and/or tablets, provide a form from their doctor informing Vic Roads. A brochure can be obtained on this subject by phoning Diabetes Australia - Victoria on 1800 640 862.

For further important information on Driving Licences and Diabetes, contact:

VIC ROADS

Vic Roads Medical Review

PO Box 2504, Kew. Victoria 3101

Telephone: (03) 9854 2407 or 13 11 71 (general enquiries)

Facsimile (03) 9854 2307

Email: ccslicence@vrnotes.roads.vic.gov.au

Website: <http://www.vicroads.vic.gov.au>

Employment

Onset of Diabetes should not affect employment except for people with diabetes who are managed by insulin or tablets.

• Unsuitable jobs

- Airline Pilot
- Scuba Diver
- Train Driver
- Public Service Vehicle Driver
- Construction Worker - Heavy Transport Vehicle (Type 1)
- Armed and Police Services
- height involved or where suffering a hypoglycaemic attack would endanger the person or those in their charge

• Shift Work

You may need to make adjustments to meal and medication times. If diabetes is managed by insulin or tablets there should be fellow workers aware of symptoms and treatment of hypoglycaemia.