

cancerBACUP
helping people live with cancer

Travel insurance

CancerBACUP appreciates that it can be very difficult for people who have cancer, or have had cancer in the past, to get travel insurance. The aim of this factsheet is to give some general information about what to consider when trying to get travel insurance. It is based on the information that we have gathered from people with cancer and their families.

CancerBACUP does not offer travel insurance or recommend any broker or company

We have included the following information:

- Getting travel insurance
- 'Fit for travel' letter from your doctor
- Taking equipment abroad
- E111 and European Health Insurance Card
- Insurance companies and brokers
- Specialist brokers
- Specialist companies
- General companies
- Further information about holidays
- Related CancerBACUP information

Getting travel insurance

Most insurance providers are commercial businesses, and have a list of criteria they use to assess the possible risks of insuring a person. People who have had cancer usually need to ring up a medical screening line. The staff will often ask you a list of questions over the phone, about your illness and treatment (or your child's). Different companies assess the results in different ways, and vary in the level of

cover they are willing to provide. For this reason it can be worth shopping around for travel insurance, or getting advice from an insurance broker. Brokers do not supply insurance directly, but can shop around on your behalf.

Some companies and brokers specialise in providing insurance for people with medical problems. Their prices vary a lot; some may be very expensive (even thousands of pounds), but others are much cheaper.

The insurance companies may decide to:

- provide cover
- provide cover, with an increased premium or excess
- provide cover for illness or accident, as long as it is not related to the cancer
- refuse cover

The premium is the amount you pay for the travel insurance. The excess is the amount you have to pay of any claim, with the insurance company paying the outstanding balance.

'Fit for travel' letter from your doctor

Some companies will ask for a letter from your doctor that says that you are well enough to travel. They may charge you if the company contacts your doctor, so CancerBACUP strongly advises that you ask your doctor for the letter yourself. It may save time if you get the letter before contacting insurance companies.

Taking equipment abroad

If you need to take any special medical equipment with you on holiday, make sure your insurance will cover this.

E111 and European Health Insurance Card (EHIC)

These entitle you to free or reduced cost emergency treatment within the European Union (EU). You get the same care as the people who live in that country, which may not be the same as you would expect in the NHS here. You may need to pay and claim back the money in the country you visit. It does not include traveling to a country for health treatment. Medical evacuation to the UK will not be included

The E111 is gradually being replaced with the European Health Insurance Card (EHIC).

You can apply to get an EHIC:

- by post, using an application form that you get from your local post office
- by telephoning 0845 606 2030
- online at www.dh.gov.uk/travellers.

It can take up to three weeks for your EHIC card to arrive if you apply by post. It should be quicker if you apply by phone (up to 10 days) or online (up to seven days). An E111 will be valid until the end of 2005. More information is available on the Department of Health website: www.dh.gov.uk/travellers. The site also has a list of non-EU countries which have some agreement to provide health services to people from the UK.

It's a good idea to buy travel insurance as well as taking form E111 or European Health Insurance Card.

Insurance companies and brokers

Inclusion of a company or broker in this factsheet does not mean that CancerBACUP recommends them.

The companies listed in this information have been recommended by at least one person with cancer (or a parent) as giving them a reasonable deal. Although the companies listed aim to be helpful, CancerBACUP cannot guarantee that you will get the cover you need, or cover at a reasonable price. Whether cover is provided is unpredictable because:

- a company that one person recommends may not give cover to someone else with cancer, because your

personal situation is assessed by the company, and everyone is different. The type of cancer and its treatment can affect whether cover is offered. Many companies will not offer annual policies to people undergoing treatment, or who have had it recently

- insurance companies may change their criteria at any time
- anyone applying for travel insurance is asked where they are going, and cover can be more expensive for some countries than others. For example, health care is very expensive in the USA so the insurance premium to go there will be higher. The premium also depends on how long you are away.

NB The charges for phoning these numbers varies, and you may be on hold for a long time. In particular, rates for mobile phones may be higher.

Specialist brokers

C H Facilities Ltd (Travelcare)

Tel: 0870 750 6711

Website: www.ch.travelcare.co.uk

All enquiries are assessed depending on the individual's circumstances.

JD (Consultants) Insurance and Mortgage Brokers

Tel: 01689 859102/3/4

Travel insurance for people with cancer arranged with various insurers. Cover available for any destination for people still on treatment or those who have completed treatment. This is available for those with a terminal diagnosis, as long as life expectancy is more than four months.

Leukaemia CARE Society

Tel: 0845 767 3203 (or Freedom Travel Insurance 0870 774 3767)

E-mail: enquiries@leukaemiaCARE.org.uk

Website: www.leukaemiacare.org.uk

Offers worldwide travel insurance policies that take into account pre-existing medical conditions and a specifically designed policy, Freedom Travel Insurance (see above) and can advise on other options.

Venturesure

Freephone: 0800 181532

Email: info@venturesure.co.uk

Website: www.venturesure.co.uk

Travel insurance can be provided for some people with cancer. Exclusions include people waiting for or having some treatments, or within a few months of the end of treatment. Do not provide cover for people with a terminal diagnosis.

Specialist companies

Specialist insurance companies often cover a wider range of people with cancer, but can also be expensive.

All Clear Plus

From BishopsCourt Affinity Solutions

Tel: 0870 777 9339

Website: www.allcleartravel.co.uk

Offers AllClear, a travel policy designed for travellers with medical conditions such as cancer. Cover can be offered even if a terminal prognosis has been given.

Christian Lewis Trust: Cancer Care for Children

Tel: 01792 480500.

Email: enquiries@childrens-cancer-care.org.uk

Website: www.childrens-cancer-care.org.uk

The Trust aims to improve the quality of life for children with cancer and their families. Offers various holidays and crisis breaks, and also comprehensive travel insurance.

Free Spirit Solutions

Tel: 0845 230 5000

Email: freespirit@pjhayman.com

Website: www.pjhayman.com

Offer 'Free Spirit', a travel insurance package especially designed for people with physical disabilities and pre-existing medical conditions, including cancer. Application can be by self-assessment, calculated from the information in their brochure, or by phoning the medical screening line where tailor-made quotations can be arranged. Insurance at standard terms for accompanying people also available. Medical assistance service included.

Freedom Travel Insurance

Tel: 0870 774 3760

Email: information@freedominsure.co.uk

Website: www.freedominsure.co.uk

Developed by the Leukaemia CARE Society, NW Brown Insurance and AXA Insurance. All enquiries are assessed depending on the individual's circumstances. Insurance is not normally available to people with a terminal diagnosis or who are undergoing a high level of treatment.

Medi Travelcover Ltd

Tel: 01252 782392

Email: enquiries@meditravelcover.com

Website: www.meditravelcover.com

A specialist travel insurance provider for holidaymakers with life-threatening or life-limiting medical conditions. The company has a special focus on children with cancer. It also offers cover to both adults and children for a wide range of medical conditions, including some who are currently undergoing treatments such as chemotherapy (but annual policies may not be available). May cover travel to the US. Applicants must be travelling with the approval of their consultant and should be fit for the duration and destination of the trip. The company needs a week to process applications.

Pulse

Tel: 01280 850 666

Website: www.pulse-insurance.co.uk

Email: david@pulse-on-line.com

Pulse Insurance specialise in providing travel and other insurance for people who are considered 'high risk' by the insurance industry generally. PULSE Travel Insurance has been specifically designed for travellers with pre-existing medical conditions and/or disabilities. No age restriction.

General companies

General insurance companies are usually cheaper. Some may exclude people with cancer, or not pay for claims related to cancer.

City Bond Travel Consultants

Tel: 0870 444 6431.

Email: info@citybond.co.uk or

Website: www.citybond.co.uk

Provides travel insurance over the phone for people with cancer. No specific exclusions. All enquiries are assessed depending on the individual's circumstances.

Insure and Go Insurance Services Ltd

Tel: 0870 9013674

Email: Information@insureandgo.com

Website: www.insureandgo.com

General insurance company.

Perry, Gamble and Company Ltd

Tel: 01404 830100

E-mail: sales@perrygamble.co.uk

Website: www.perrygamble.co.uk

The Travel Assurance Premier contract covers the majority of people with cancer. A GP's

confirmation of fitness to travel required for people with an illness or disability. Will not insure anyone with a terminal diagnosis. Applicants will need to phone a medical screening line.

Further information about holidays

Holiday Care [Tourism For All Holidays]

Tel: 0845 124 9971 (UK only) or
0208 760 0072

Email: info@holidaycare.org

Website: www.holidaycare.org.uk

A national charity providing holiday information to disabled people and their carers. Holds information about holidays in the UK and abroad.

Related CancerBACUP information

- Travel and cancer

*Call free on 0808 800 1234 or visit
www.cancerbacup.org.uk*

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CancerBACUP is a registered UK charity providing information on all aspects of cancer, and emotional support for people affected by cancer and their families. CancerBACUP's Cancer Support Service is staffed by specialist cancer nurses. It is supported by a panel of cancer specialists and other advisers.

CancerBACUP's policy is to provide up-to-date, accurate information on cancer and its treatments, in line with accepted national and international guidelines and scientific evidence, or based upon a consensus of expert views. The content of CancerBACUP's publications is independent of any sponsorship.

Although every effort has been made to ensure accuracy, CancerBACUP and its advisers cannot accept any liability in relation to the information in this factsheet. It is not a substitute for professional care, medical or legal advice. Readers are strongly advised to discuss the information provided with their doctor or other appropriate organisation to seek professional guidance for their particular situation.

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