

Breast cancer and travel insurance

November 2004

Some people find that they have difficulty getting travel insurance because of their breast cancer. If you do have problems, it can be frustrating and may make you feel that you are being penalised for something beyond your control. However, there are suppliers of travel insurance that specialise in providing cover for people in this position.

This factsheet suggests some points to bear in mind when you are looking for travel insurance. It also lists companies that other people with breast cancer have found helpful.

Points to bear in mind

- Your travel insurance will not cover you for any claim relating to your breast cancer or any other pre-existing medical condition if you don't tell the insurance company about it when you buy the policy.
- It may be worthwhile checking on the cost of travel insurance before booking your holiday in case the cost of insurance means you are unable to take the particular trip you want.
- It can be easier to get travel insurance cover for some countries (e.g. European) than for others (e.g. USA).
- You may need a doctor's letter confirming that you have had a diagnosis of breast cancer but that you are fit to travel (some doctors may charge for this).
- You may be asked for medical details and information about your treatment. If you are, the following reminders may help:
 - **surgery:** what type, e.g. mastectomy, wide local excision?
 - **chemotherapy:** do you know what drug combination was given to you? If you aren't sure, check with your doctor.
 - **hormone therapy:** which drug was prescribed, e.g. tamoxifen, Arimidex?
 - **radiotherapy:** have you had or are you having radiotherapy?
- Some companies may not be able to offer you cover if you have only just finished a course of treatment.
- If you are travelling to a country within the European Union (EU) there are reciprocal health arrangements that you can benefit from if you need medical care while you are on holiday. You need to fill out an E111 form (available at the post office), have it

BREAST CANCER CARE

KILN HOUSE, 210 NEW KINGS ROAD, LONDON SW6 4NZ. TEL: 020 7384 2984

HELPLINE 0808 800 6000 WEBSITE WWW.BREASTCANCERCARE.ORG.UK

REGISTERED IN ENGLAND COMPANY NO.2447182. REGISTERED CHARITY NO.1017658

stamped and take it with you on holiday. Some insurers will waive an excess on medical expenses if travellers use this reciprocal agreement.

- If you have secondary breast cancer some general insurers may be unable to offer you cover. This factsheet includes some companies that specifically offer cover to people with health conditions, so if you are having difficulties getting travel insurance they may be able to help.
- Always ensure you understand exactly what you are covered for. If you are in any doubt, ask your insurer to confirm this for you.
- Shop around as premiums and terms vary widely. You may also find that there are high street insurers that are willing to offer you cover, although some of these may be unwilling to cover people with a pre-existing condition like breast cancer.

Companies willing to consider travel insurance

Age Concern Insurance Services

Lowthian House, Market Street, Preston, Lancashire PR1 2ET

Telephone: 0845 601 2234

Medical Screening Line: 0800 387 092

Will discuss cover with you if you have been diagnosed with a medical condition and are unsure about cover. No age restriction. No country restrictions. Customers will need to speak to medical screening line.

All Clear Travel Insurance

6th Floor, Regent House, Hubert Road, Brentwood, Essex CM14 4JE

Telephone: 0870 777 9339

No age or country restrictions. Will cover people with a terminal prognosis as long as it is not less than six months from the date the customer returns home. No medical screening line; the call centre processes the policy while the caller is on the line. In most cases a doctor's certificate is not required. After two years of clear annual check-ups the premiums are reduced, although customers will still be covered for any claim relating to their breast cancer.

Free Spirit Travel Insurance

P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire P09 6DX

Telephone: 0845 230 5000 (medical desk)

Specially aimed at people with health problems including cancer. Cover only single trips up to a maximum of 94 days. Upper age limit 79. Will not cover secondary cancers outside Europe.

Leisurecare

Premier House, 107A High Street, Cricklade, Wiltshire SN6 6AE
Telephone: 01793 750150

Specially aimed at people with cancer. Will cover only EU countries and people under 65. Customer's GP or consultant will need to complete a questionnaire.

MARRS

Refuge House, 9–10 River Front, Enfield EN1 3SZ
Telephone: 020 8366 2222

Customer will need to speak to a medical screening line. Each case judged on its own merits. Will not cover anyone having ongoing treatment or who has a terminal prognosis. No age or country restrictions. Will consider covering annual policies once treatment is completed.

MediCover Insurance Services

Lumby Park, Selborne Road, Alton, Hampshire GU34 3HF
Telephone: 0870 735 3600

Each case considered on its own merits. Cover only for single trips up to 185 days in total. Medical report may be required. Will consider all applicants including those with a terminal diagnosis.

Medi Travelcover Ltd

76 Crooksbury Road, Farnham, Surrey GU10 1QD
Telephone: 01252 782392

Specialist travel insurance for holidaymakers with life-threatening or life-limiting medical conditions. All countries covered. Can also offer cover to those receiving chemotherapy. Main requirement is consultant's approval to travel.

Perry Gamble & Co Ltd

East Devon Business Park, Wilmington, Honiton, Devon EX14 9RL
Telephone: 01404 830100

Will cover people up to age 80 on single trips, but only up to age 75 on annual policies. No country restrictions. Will not cover terminal prognosis. Will need to speak to medical screening line.

Travelbility

From J & M Insurance Services
14–16 Guildford Street, London WC1N 1DW
Telephone: 020 7446 7626

Each case assessed on its own merits. Customer will usually need to speak to a medical screening line.

Venturesure

68 High Street, Chislehurst, Kent BR7 5AQ

Telephone: 0800 181 532

Maximum period of cover for anyone between 65 and 74 years is 31 days; over 75 years is 24 days. Will not cover terminal prognosis. Can cover most people with a pre-existing condition, but not those who are currently undergoing or awaiting hospital treatment. Customer will need to speak to medical line if s/he has had any treatment in the last two years. Anyone who has had chemotherapy or radiotherapy will need to be three months clear of their last treatment before contacting them for a quote.

Although this information was correct at the date of publication, please note that details can change at any time.

Help from Breast Cancer Care

Breast Cancer Care is the UK's leading provider of information, practical assistance and emotional support for anyone affected by breast cancer. Every year we give direct support to over 22,000 people with breast cancer or breast health concerns through our helpline, peer support and other direct services. In addition, we respond to two million requests for support and information about breast cancer or breast health concerns through our publications, website and outreach work. All our services are free.

We are committed to campaigning for better treatment and support for people with breast cancer and their families.

For more information call the Breast Cancer Care helpline free on **0808 800 6000** (textphone **0808 800 6001**) or visit www.breastcancercare.org.uk.

Publications

For details of Breast Cancer Care's booklets and factsheets, see our publications list.

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