
Travel insurance

It can be very difficult for people who have cancer, or have had cancer in the past, to get travel insurance. This factsheet aims to give some general information about what to consider when looking for travel insurance. It is based on information that we have gathered from people with cancer and their families.

Cancerbackup does not offer travel insurance or recommend any broker or insurance company.

You may want to discuss this information with one of the cancer support service nurses on our Freephone helpline 0808 800 1234. Lines are open Monday–Friday, 9am–8pm (an interpreting service is available). We also have details of useful organisations throughout the UK, which can offer help and support. All our information is also available online at www.cancerbackup.org.uk.

We have included the following information:

- Getting travel insurance
- 'Fit for travel' letter from your doctor
- Taking equipment abroad
- European Health Insurance Card (EHIC)
- Insurance companies and brokers
- Specialist brokers
- Specialist companies
- General companies
- Other useful organisations
- Related Cancerbackup information

Getting travel insurance

Getting travel insurance when you have had cancer can be more difficult, so it is a good idea to start looking as soon as you can. Ideally, you should start looking for insurance before you have booked your holiday. It can also be very difficult to get insurance for some countries, particularly the USA.

Most insurance providers are commercial businesses, and have a list of criteria that 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 ask you a list of questions over the phone, about your illness and treatment (or your child's). This can be distressing, so you may want to only contact a couple of companies at a time.

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 look 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 agreed 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 you are well enough to travel. They may charge you if the company contacts your doctor, so it is better if 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 that your insurance will cover this.

European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) has replaced the E111, which has not been valid since 2006. The card entitles 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 on the NHS here. You may need to pay and claim back the money in the country you visit. It does not cover traveling to a country for health treatment and should you need to return to the UK urgently for medical reasons (medical evacuation), this cost is not included. You can apply to get a European Health Insurance Card:

- by post, using an application form that you get from your local post office
- by telephoning 0845 606 2030
- online at: www.ehic.org.uk

It can take up to three weeks for your 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).

Additional information on the European Health Insurance Card and health advice for travellers can be found on the Department of Health website at www.dh.gov.uk/en/Healthcare/Healthadvicefortravellers/ or in the leaflet, *Health Advice for Travellers*, obtainable at most post offices and GP surgeries. The website and the leaflet both provide a list of non-EU

countries which have a particular agreement to provide health services to visitors from the UK.

All agencies, including the Government, recommend that you buy travel insurance as well as taking a European Health Insurance Card.

Insurance companies and brokers

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

The companies listed in this information have been recommended by at least one person with cancer (or a parent) for giving them a reasonable deal on their travel insurance.

Although the companies listed aim to be helpful, we cannot guarantee that you will get the cover you need, or cover at a reasonable price. Everyone is assessed individually. Whether cover is provided is unpredictable because:

- A company that one person recommends may not give cover to someone else with cancer, because their 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 intend to go away for.

All providers assess each person individually.

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

Specialist brokers

Specialist brokers do not supply insurance themselves, but will try to find a suitable company on your behalf. The best way to find a suitably qualified and regulated insurance broker is to contact the British Insurance Brokers' Association (BIBA).

British Insurance Brokers' Association

BIBA Consumer Helpline: 0870 9501790
Email: enquiries@biba.org.uk

The UK's leading general insurance organisation, representing the interests of insurance brokers, intermediaries and customers. Their consumer helpline can offer advice on finding an appropriate BIBA registered insurance broker. BIBA brokers are authorized and regulated by the Financial Services Authority. You may also search for a broker on the BIBA website from www.biba.org.uk/consumerhome.aspx

Specialist companies

Specialist insurance companies often cover a wider range of people with cancer, but some are very expensive.

Able2Travel

Tel: 0870 750 6711
Website: www.able2travel.com

Arranges travel cover for people with existing medical conditions. There are no age or country restrictions and you will not have to take part in any medical

screening process. The policy is processed while the caller is on the line.

Age Concern Insurance Services

Tel: 0845 600 3348

Age Concern Information Line:
0800 00 99 66

Website: www.ageconcern.org.uk/travel

Offers travel insurance to people of any age who have cancer, provided they are not currently undergoing treatment or have a terminal diagnosis. If you call the 0845 number for travel insurance, you will deal with Fortis Insurance Limited, which provides and manages Age Concern Travel Insurance. If you contact Age Concern directly, you will deal with an appointed representative of Age Concern Enterprises Ltd (ACEnt). ACEnt and Fortis Insurance Limited are each authorised and regulated by the Financial Services Authority for insurance mediation and are not in the same group of companies.

AllClear

Tel: 08712 088 579

Email: info@allcleartravel.co.uk

Website: www.allcleartravel.co.uk

Provides travel insurance for almost any serious pre-existing medical condition, including cancer. Your circumstances can be assessed for the purposes of providing a quote for cover by either telephoning AllClear's helpline, or through answering a series of questions on AllClear's website.

Cancer Travel Insurance (provided by Mediquote)

Tel: 0845 880 0163

Website: www.cancertravelinsurance.com

Specialises in providing travel insurance to people who have or have had cancer. People seeking travel insurance are assessed on their own circumstances, not on a pre-defined 'checklist'.

Free Spirit (provided by PJ Hayman & Co)

Tel: 0845 230 5000

Website: www.free-spirit.com

Offers a travel insurance package for people with physical disabilities and pre-existing medical conditions, including cancer. A medical assistance service is included. Each case is considered by a medical specialist. Will not cover secondary cancers outside of mainland Europe.

Freedom Travel Insurance

Tel: 01223 454 290

Website: www.freedominsure.co.uk

Specialises in arranging travel cover for people with existing medical conditions. Each case is considered and assessed on an individual basis.

InsureCancer (provided by Medi Travelcover Ltd)

Tel: 01252 780 190

Website: www.insurecancer.com

A specialist insurance company providing travel insurance to people affected by cancer. Recently awarded the Queen's Award for Enterprise in recognition of: 'Pioneering insurance underwriting innovation for those affected by cancer'.

It's So Easy Travel Insurance

Tel: 0845 222 4205 (under 65)

0845 222 2226 (over 65)

Website: www.itssoeasytravelinsurance.com

A not-for-profit organisation specialising in providing travel insurance to older people and people with pre-existing medical conditions, including cancer. Their medical screening service is staffed by qualified nurses who will assess the individual circumstances of each enquirer.

Travel Insured (part of Manor Insurance)

Tel: 0800 027 6171

Website: www.travelinsured.co.uk

Specialises in arranging competitive travel

cover for the older traveler and those with pre-existing medical conditions. Will cover people up to the age of 79, depending on circumstances.

Insure Pink

Tel: 0800 022 3213

Website: www.insurepink.co.uk

Offers competitive travel insurance and operates in consultation with established breast cancer charities. These charities understand the issues faced by those affected by breast cancer, especially when seeking affordable travel insurance.

Insure Blue

Tel: 0800 085 5011

Website: www.insureblue.co.uk

The insureblue policy has been developed especially for men with pre-existing medical conditions, namely testicular and prostate cancer. The company is committed to adapting and developing insurance products for all people living with cancer.

General companies

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

City Bond Sure Travel

Tel: 0845 618 0345.

Website: www.citybond.co.uk

Will consider providing travel insurance to people with cancer. Enquirers will be assessed via a medical screening line and there may be certain exclusions.

Perry, Gamble and Company Ltd

Tel: 01404 830 100

Website: www.perrygamble.co.uk

People with cancer will be assessed via a medical screening line. A GP's confirmation of fitness to travel is required. Will not insure anyone with a terminal diagnosis.

Saga Travel Insurance

Tel: 0800 015 8055

Website: www.saga.co.uk/insurance/travel-insurance

Provides a high level of protection for anyone aged 50 or over. In most cases they will be able to provide cover for people with pre-existing medical conditions. Enquirers will be assessed via a medical screening line.

Other useful organisations

Christian Lewis Trust: children's cancer charity

Tel: 01792 480500.

Website: www.christianlewis trust.org

Supports children with cancer and their families by offering various holidays and crisis breaks. Does not provide travel insurance themselves, but they can help parents or carers find the best travel insurance at the best prices.

Related Cancerbackup information

- Travel and Cancer

For copies of this related information call free on 0808 800 1234, or see it online at www.cancerbackup.org.uk

Revised, updated and edited by Edward Wallace, Library and Information Services Manager and Sue Green, Expert Information Development Nurse.

Notes

- This information is checked and revised every six months. The information will also be revised if legislation changes, or if there are significant changes to the insurance providers listed.
- All companies and brokers are included following recommendations from people with cancer, or a member of their family. We do not undertake searches to find companies or brokers.
- When we receive a recommendation from a person with cancer, or their family member, we contact the company to confirm that they do provide cover for people with cancer, check their

contact details and add them to the next revision of the factsheet.

- We do not accept direct requests for inclusion from companies or brokers, and we do not use their publicity material when compiling the factsheet.
- We cannot investigate complaints about customer service or screening procedures.
- If we are told that a company or broker has stopped providing cover to people with cancer, or has changed significantly its terms of cover, we will investigate as soon as possible, and remove or amend the details on the factsheet.

Cancerbackup is a registered charity providing information on all aspects of cancer, and emotional support for people affected by cancer and their families.

Cancerbackup'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 Cancerbackup's publications is independent of any sponsorship.

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