

**Getting travel insurance when you
have been affected by cancer**

Summer 2012



**GETTING
TRAVEL
INSURANCE**

**WE ARE
MACMILLAN.
CANCER SUPPORT**

About this booklet

This booklet aims to help you buy travel insurance if you have or have had cancer. It may also be useful if you need to help someone else in that situation.

It gives some general information about what to consider when looking for travel insurance. It also includes a list of insurance companies that have been recommended by people affected by cancer.

Getting travel insurance can be more difficult when you have or have had cancer, so it's a good idea to start looking as soon as you can. Ideally, you should start looking for insurance before you book your holiday. It can be more difficult to get insurance to travel to some countries, particularly the USA; or for certain types of holidays, such as a cruise.

This booklet includes:

- About travel insurance 3
- Buying travel insurance – a checklist 7
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Our booklet *Travel and cancer* has more information about the problems that people affected by cancer commonly face when planning a trip or travelling. You can order a copy by calling 0808 808 00 00 or by visiting be.macmillan.org.uk

Please note, Macmillan Cancer Support cannot guarantee that you will be able to get travel insurance. We do not endorse any travel insurance product, offer travel insurance, recommend any broker or insurance company, or undertake searches to find companies or brokers. All companies and brokers are included following recommendations from people affected by cancer.

About travel insurance

Insurance is a way of protecting yourself and your belongings against unexpected events. Under the terms and conditions of your policy, an insurance company agrees to pay out if the event that you're insuring against actually happens.

Getting travel insurance is important if you're going to travel overseas, but the decision to buy cover is a personal one. When you make your decision, you should think about all the risks associated with travelling, including cancellation of the holiday or loss of baggage, as well as health-related issues.

How travel insurance works

When a company considers whether or not it's able to offer you a travel insurance policy and at what price, it assesses what kind of risk you pose. It will ask you a set of questions to find out how likely it is that you will make a claim and the likely cost of that claim. For travel insurance, this is normally calculated using the following factors:

- age of the policy holder(s)
- holiday destination
- length of the trip
- pre-existing medical conditions.

Once you've answered those questions, the company will decide how much risk it is prepared to take if it insures you. This is called the **underwriting process**.

The company will also look at how many claims it has received. These may not be related to cancer. For example, an event such as an earthquake may affect a company's attitude to the types of insurance it provides.

The amount of money you need to pay for travel insurance is called the **premium**. Any kind of insurance premium you pay forms a pool of money. The more likely you are to claim from this pool, the more you'll be asked to contribute to it. The whole process may seem impersonal, but the company is assessing and pricing the possibility of you making a claim on any policy it may offer you.

Why it can be difficult to get travel insurance if you have cancer

If you have health problems, such as cancer, most insurers will regard this as a 'pre-existing condition'. Each company will have a different view of the increased risk you represent.

If you're having treatment, or if you're terminally ill, you may find it difficult to get cover.

The likelihood of you cancelling your holiday because of illness is a major factor insurance companies consider when deciding if they'll cover you. It may also affect the price they quote you. Another factor is the cost of treatment, especially in the USA, where treatment is more expensive.

For this reason, if you've been unwell recently, or if you've had to visit the hospital several times in the last year, you may wish to apply directly to a specialist broker. They will be prepared to look at your circumstances in more detail.

If you're well and your cancer experience was several years ago, some insurance companies may choose to ignore your illness and give you a 'standard' price for your insurance cover.

We have included contact details of some specialist and general insurance companies on pages 14–19, which may help you find travel insurance.

Even if you and your doctor think you are well enough to travel, an insurer may not be willing to take on the risk of you making a claim. However, it's still important to consult your doctor to make sure you're medically fit to travel.

What options do I have?

When you approach companies, you may be presented with a number of options. Insurance companies may decide to:

- offer you travel insurance at their standard price
- offer you travel insurance with a higher premium because you have or have had cancer
- apply an excess, which means that you pay a set amount towards any costs when you make a claim – for example, if you make a successful claim for £250 and the excess on the policy is £50, they will pay £200 (whether you are charged an excess, and how much this is, depends on which company you're insured by)
- give you travel insurance, but with a 'cancer-related exclusion' – this means that you would not get cover for a claim that is related to your cancer (if you take any type of exclusion you should make sure you understand exactly what you are and are not covered for)
- not offer you travel insurance at all.



Buying travel insurance – a checklist

Whatever your circumstances, it may be helpful to prepare for your search by having certain information to hand.

You may be asked some difficult questions – for example, about prognosis – that can be very distressing, so you may want to contact only a couple of insurance companies at a time.

You may be asked these kinds of questions in order to help an insurance company decide whether it needs to ask you for more medical information.

Your answers will give an insurer the information they need to decide what cover they are prepared to offer you and the price they will charge. Your experience of calling companies may help you decide whether a **specialist** or **generalist** company is a better option for you (see pages 14–19).

The list below and on the following pages includes many of the things an insurance company will want to know. But they may ask other questions too.

Personal information

- The name and ages of all those to be insured by the policy. Some insurance companies will insist that family or friends travelling with you are insured on the same policy.
- Your address and contact details.

About your trip

- The country you are visiting, and the length and type of journey you plan to take. If you have a choice about where you travel, you may consider visiting Europe rather than North America because travel insurance could be cheaper.
- How long you plan to stay abroad.
- How far in advance you are booking your trip. Some companies will charge you a higher premium if it's a long time until your trip. This is because they believe there could be a higher risk of you making a claim for cancellation.
- Any activities you'll be doing that might be considered a higher risk, such as winter sports.

Medical information

A company may ask if you have a pre-existing medical condition, such as cancer. If your answer is 'yes', you're likely to be asked more questions about this. Some companies call this their 'medical screening process'.

An insurance company may ask you the following:

- How long ago were you diagnosed with cancer?
- Where is/was your cancer?
- Has your cancer spread? If yes, where?
- Are you undergoing any treatment or taking any medication at the moment?
- Have you had any surgery for cancer in the past?

- Have you any planned treatment or surgery for cancer? If so, when?
- How many times have you seen a doctor (GP or consultant) about your cancer? Some companies ask you about the last time you visited your doctor for any reason, not just about visits related to your cancer. For example, if you're going for check-ups to make sure you stay well, some companies may consider you a higher risk to insure.
- What symptoms or side effects do you have now?
- How advanced is your cancer? Some companies will ask you about your prognosis. This can be an upsetting question to answer, but prognosis may be one of the criteria that a company uses to decide who to cover.

The typical telephone medical screening process will take 5–10 minutes. If you have or have had other conditions as well as cancer, you may be asked similar questions about these.

You should be aware that, if you don't disclose information you could reasonably be expected to know when you buy a policy, any claim you make could be refused.

Different companies assess the results in different ways, and they will probably vary in the level of cover they're willing to provide.

For this reason, it can be worth shopping around for travel insurance or getting advice from an insurance broker (see page 13). Brokers don't supply insurance directly, but they can look around on your behalf.

Some companies and brokers specialise in providing insurance for people with medical problems. Their prices vary – some may be very expensive and cost thousands of pounds, but others are much cheaper.

‘Fit for travel’ letter from your doctor

Some companies will ask for a letter from your doctor that says you’re well enough to travel. Some GPs will charge you if the travel insurance company contacts them to ask for a letter, so it’s often best 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.

Existing policies

If you already have a policy – for example, a policy attached to your bank account – you may be required to tell the company if you have a long-term health condition. This includes a cancer diagnosis. The company may decide not to insure you any more on this basis. If you have such a policy, it’s important to read the terms and conditions carefully.

European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) entitles UK residents to free or reduced cost emergency treatment when temporarily visiting the European Union (EU) and certain other European countries.

You get the same care as the people who live in the country you're visiting, which may not be the same as the care you'd expect from the NHS. Some countries expect you to pay your bill when you're treated and then claim a refund with your EHIC. You should try to apply for a refund before you return to the UK. An EHIC doesn't cover travelling to a country for health treatment, medical evacuation or help getting back to the UK.

You can apply for an EHIC:

- online at **nhs.co.uk/ehic**
- by post, using an application form you've downloaded from the website
- by phoning **0845 606 2030**.

It should take 7–10 days for your card to arrive if you apply online or by phone, or about 21 days if you apply by post. It may take longer for the card to get to you during peak holiday times, when many people are likely to be applying. The EHIC is free and renewals are also free, so you should avoid any websites that charge to apply for an EHIC or renew it on your behalf.

More information about the EHIC and health advice for travellers can be found on the NHS Choices website at **nhs.uk/healthcareabroad** The website lists the countries that are covered by the EHIC, as well as non-EU countries that have mutual agreements to provide health services to visitors from the UK.



Insurance companies and brokers

The companies listed in this booklet have been recommended by at least two people affected by cancer for giving them a reasonable deal on their travel insurance.

Inclusion of a company or broker in this booklet does not mean that Macmillan recommends them.

Although the companies listed aim to be helpful, we cannot guarantee that you will get the cover you need or that you'll get it at a reasonable price. It's hard to predict whether you'll get cover. A company that one person recommends may not give cover to someone else with cancer because of their personal situation. Also, many companies will not offer annual policies to people undergoing treatment or to those who have had it recently, and they may change their criteria at any time.

The Association of British Insurers (ABI) represents the UK's insurance industry and also acts as an advocate for high standards of customer service in the insurance industry.

You can find answers to commonly asked questions about getting travel insurance at **abi.org.uk**

The charges for phoning the following numbers vary, and you may be on hold for a long time. Rates from mobile phones may be higher. The website saynoto0870.com may help you find cheaper alternatives to some non-geographical telephone numbers, which can be more expensive to call – these often begin with 0870 or 0845.

Specialist brokers

Specialist brokers don't supply insurance themselves, but they'll try to find a suitable company on your behalf.

To find a suitably qualified and regulated insurance broker, contact the British Insurance Brokers' Association (BIBA).

British Insurance Brokers' Association Find a broker line

0870 950 1790

Email enquiries@biba.org.uk

www.biba.org.uk

Offers advice on finding an appropriate BIBA-registered insurance broker. BIBA brokers are authorised and regulated by the Financial Services Authority. You can search for a broker on the website.

Specialist companies

Specialist insurance companies often cover people with cancer, but their policies can be very expensive.

Age UK Travel Insurance

Tel 0845 600 3348

www.ageuk.org.uk/buy/age-uk-travel-insurance

Offers travel insurance to people of any age who have cancer. Assesses individual situations.

AllClear Insurance Services

Tel 0845 250 5350

Email

info@allcleartravel.co.uk

www.allcleartravel.co.uk

Provides travel insurance for pre-existing conditions, including cancer.

Please note, Macmillan Cancer Support cannot guarantee that you will be able to get insurance. We do not endorse any travel insurance product, offer travel insurance, recommend any broker or insurance company, or undertake searches to find companies or brokers. All companies and brokers are included following recommendations from people affected by cancer (see page 20).

Circumstances can be assessed for a quote by either telephoning the helpline or visiting the website. There's no upper age limit.

Free Spirit

Tel 0845 230 5000

(Mon–Fri, 8am–6pm)

Email

freespirit@pjhayman.com

www.free-spirit.com

Offers specialist travel insurance for people with pre-existing medical conditions, including cancer. A medical assistance service is included in the policy and is available 24 hours a day, 365 days a year. Will consider worldwide cover for secondary cancers and terminal conditions.

Freedom Travel Insurance

Tel 01223 446 914

www.freedominsure.co.uk

Specialises in travel insurance for people with pre-existing conditions. Medical screening is undertaken and premiums are quoted in a single phone call. They won't insure anyone with a terminal diagnosis.

Insurancewith

Tel 0845 230 7159

Email insurancewith@infinityinsurance.co.uk

www.insurancewith.com

Created by someone who was diagnosed with cancer. Specialises in covering those with primary and stable secondary cancers. Offers worldwide cover, including the USA.

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Insureblue

Tel 0800 022 3213

(Mon–Fri, 8am–9pm,
Sat, 9am–5.30pm,
Sun, 10am–5pm)

www.insureblue.co.uk

Specialises in cover for men with testicular and prostate cancer.

InsureCancer (Medi TravelCover Limited)

Tel 01252 780 190 /
0845 649 0190

Email

enquiries@insurecancer.com

www.insurecancer.com

A specialist insurance company with the sole purpose of providing travel insurance for people affected by cancer.

Insurepink

Tel 0800 022 3213

(Mon–Fri, 8am–9pm,
Sat, 9am–5.30pm,
Sun, 10am–5pm)

www.insurepink.co.uk

Specialises in cover for women with breast cancer.

It's So Easy

Travel Insurance

Tel 0844 357 1315

www.itssoeasytravelinsurance.com

Can provide travel insurance for people with pre-existing medical conditions, including cancer. Qualified staff assess enquirers on their individual circumstances.

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J.D. Travel

Insurance Consultants

Tel 0844 247 4749

www.jdtravelinsurance.co.uk

Arranges travel insurance for people with all kinds of cancer. Deals with each application on an individual basis, assessing both your medical conditions and the trip(s) you wish to take. There is no upper age limit.

Medici Travel

Tel 0845 880 0168

Email customer.services@medicitravel.com

www.meditravel.com

Offers cover for people with pre-existing medical conditions, including cancer. Assesses people on a case-by-case basis through a medical screening process.

Orbis

Tel 01424 215 315

www.orbisinsurance.co.uk

Can provide travel insurance for people with pre-existing conditions who find it difficult to obtain insurance elsewhere. Assesses all cases on an individual basis.

Saga Travel Insurance

Tel 0800 056 5464

Email travel.sales@saga.co.uk

www.saga.co.uk/insurance/travel-insurance.aspx

Provides travel insurance for people aged 50 or over. Claims that, in most cases, they will be able to provide cover for people with pre-existing medical conditions, including cancer. Enquirers will be assessed through a medical screening process.

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**Travel Insured
(part of Manor Insurance)**

Tel 0800 027 6171

www.travelinsured.co.uk

Specialises in arranging competitive travel cover for older travellers and people with pre-existing medical conditions.

Will cover people up to the age of 79, depending on the circumstances.

General, single trip cover is also available for people up to the age of 120. Will consider cover for terminal conditions, subject to screening.

World First

Tel 0845 90 80 161

(Mon–Fri, 8.30am–6pm,
Sat, 9am–4pm)

Email info@world-first.co.uk

www.world-first.co.uk

Provides insurance for people in the UK with pre-existing medical conditions. Does not cover cancer that has spread to other parts of the body or is terminal. Cover is dependent on a medical screening.

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General companies

These are usually cheaper. If your treatment finished several years ago, high street companies may offer you cover at a standard price. Some may exclude people with cancer or won't pay for claims related to cancer. Read the small print carefully.

Some people who have or have had cancer have told us they've successfully arranged travel insurance through policies attached to their bank accounts. It may be worth checking with your bank to see whether any such policies are available to you.

City Bond Suretravel

Tel 0845 618 0345

Email info@citybond.co.uk

www.citybond.co.uk

Provides travel insurance for people with cancer. Will not cover people with a terminal diagnosis. You'll be assessed via a medical screening facility. Its single trip and annual multi-trip policies can insure people up to the age of 85.

Higos Insurance Services

Tel 0845 450 4286

Email enquiries@higos.co.uk

www.higos.co.uk/travel-insurance

Insures men undergoing treatment for prostate cancer or for other cancers if treatment finished at least six weeks ago. Will not insure anyone with a terminal diagnosis.

Please note, Macmillan Cancer Support cannot guarantee that you will be able to get insurance. We do not endorse any travel insurance product, offer travel insurance, recommend any broker or insurance company, or undertake searches to find companies or brokers. All companies and brokers are included following recommendations from people affected by cancer (see page 20).

Have your say about travel insurance companies

We update the information in this booklet every six months. We're keen to ensure that we list companies which can offer people affected by cancer a reasonable deal on their travel insurance, are cancer friendly and provide good customer service. If you would like to share any experience (good or bad) you've had with any of the insurance companies listed in this booklet (or any other company), please email us at **cancerinformationteam@macmillan.org.uk**

If something goes wrong

Sometimes things don't go as planned. Your travel plans might go wrong or you may become ill.

Make sure you take the insurance policy document and helpline number with you. If you become sick or injured while you're abroad, you should:

- seek medical care and contact your travel insurance company as soon as possible
- take your EHIC card (see pages 10–11) with you to the medical provider if you're in a country where it's valid
- contact your tour representative if you're travelling on a package tour
- contact your national embassy if you're admitted to hospital (contact details can be found at **fc.gov.uk**), as they may be able to help you.



Making a complaint

If you have taken out a policy and are unhappy with the way you have been treated or with the way your claim has been handled, you should contact your insurer.

All insurers have a complaints procedure and will explain what happens next. The following steps can help get problems sorted out more quickly:

- Contact the person you originally dealt with. If they can't help, say you want to take matters further. Ask for details of the official complaints procedure and find out who will be handling your complaint.
- It may help to put your complaint in writing. If this isn't something you feel comfortable doing, you could ask a family member, friend or carer to help you. You could also contact an organisation like Citizens Advice (visit [citizensadvice.org.uk](https://www.citizensadvice.org.uk) or find details in the phone book) for help. Or you can make your complaint by phone – but make sure you ask for the name of the person you speak to and their job title. Keep a note of this, along with the date and time of your call, and write down what was said. You may need to refer to this later.
- Try to stay calm and polite, however angry or upset you are. This will help you explain your complaint as clearly and effectively as possible.
- If you're putting things in writing, write 'complaint' at the top of your letter. Make sure you include important details like your customer, policy or account number.

- Keep things brief and to the point. Set out the facts clearly and in a logical order. Say why you're not happy and what you want the business to do about it. This will make it easier for them to look into the problem and sort things out.
- Send copies of any relevant paperwork that you believe backs up your case. Keep a copy of any letters between you and the business. You may need to refer to them later.
- Don't always expect immediate results – some complaints may take time to investigate properly and resolve. And by law, the business you are complaining about has up to eight weeks to sort out the complaint itself, before the Financial Ombudsman Service can get involved.

If you still think you're being treated unfairly, you can have your case referred to the Financial Ombudsman Service (see next page). This is a free, independent service for consumers and an informal alternative to going to court.

The Ombudsman will decide if your complaint is valid by looking at the facts of the case, and insurers must obey its decisions. Any complaints must be submitted in writing and by post.

You can also find impartial information and guidance about financial services from the Money Advice Service (see next page), which is provided by the Consumer Financial Education Body.

Financial Ombudsman Service

Consumer Helpline 0800 023 4567 (for landlines)
or 0300 123 9 123 (for mobile phones)

(Mon–Fri, 8am–6pm, Sat, 9am–1pm)

Email complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Can call you back if you're concerned about the cost of the call.

Money Advice Service

Consumer Helpline 0300 500 5000 (Mon–Fri, 8am–8pm)

Typetalk 18001 0300 500 5000

Email enquiries@moneyadviceservice.org.uk

www.moneyadviceservice.org.uk



How we can help you

Cancer is the toughest fight most of us will ever face. But you don't have to go through it alone. The Macmillan team is with you every step of the way.

You may want to discuss the information in this booklet with one of our cancer support specialists.

Call the **Macmillan Support Line** free on **0808 808 00 00** (Mon–Fri, 9am–8pm).

We have an interpretation service in more than 200 languages. Just state, in English, the language you wish to use when you call. If you are deaf or hard of hearing, you can use textphone **0808 808 0121**, or Text Relay.

Alternatively, visit **macmillan.org.uk**

If you would like to share details about your experience of buying travel insurance with other people affected by cancer, please visit our online community at **macmillan.org.uk/community**

For information about our travel insurance campaign, visit **macmillan.org.uk/travelinsurance**

We have a booklet called *Travel and cancer*, which you may find useful. We can send you a copy free.

Disclaimer

This information is checked and updated every six months and is revised annually. The information will also be revised if legislation changes, or if there are significant changes to the insurance providers listed.

We make every effort to ensure that the information we provide is accurate and up to date. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third-party information, such as information on websites to which we link.

We **do not** offer travel insurance, recommend any broker or insurance company, or undertake searches to find companies or brokers. All companies and brokers are included following recommendations from people with cancer, their family or carers. When we receive a recommendation from a person affected by cancer, 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 booklet.

We do not accept direct requests for inclusion from companies or brokers, and we do not use their publicity material when compiling this information.

We cannot investigate complaints about any companies that are contacted. If we are told that a company or broker has stopped providing cover to people with cancer, or has significantly changed its terms of cover, we will investigate as soon as possible, and remove or amend the details in this information.

Some photographs are of models.

Thanks

This booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team.

With thanks to: Carl Belgrove, Policy Analyst, Financial Inclusion; Michael Powell, Insight Analyst, General Insurance; and the people affected by cancer who reviewed this edition.

Sources

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Money Advice Service. www.moneyadviceservice.org.uk (accessed 31 May 2012).

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Notes

Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



Share your cancer experience

Support people living with cancer by telling your story, online, in the media or face to face.

Campaign for change

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

Help someone in your community

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

Raise money

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

Give money

Big or small, every penny helps. To make a one-off donation see over.

Call us to find out more

0300 1000 200

macmillan.org.uk/getinvolved

Please fill in your personal details

Mr/Mrs/Miss/Other _____

Name _____

Surname _____

Address _____

Postcode _____

Phone _____

Email _____

Please accept my gift of £ _____

(Please delete as appropriate)

I enclose a cheque / postal order /
Charity Voucher made payable to
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity
Card / Switch / Maestro

Card number

□□□□	□□□□□□	□□□□□□	□□□□□□
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Valid from

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Expiry date

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Issue no

□□□

Security number

□□□□

Signature _____

Date / / _____

Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

- I am a UK taxpayer and I would like Macmillan Cancer Support to treat all donations I have made for the four years prior to this year, and all donations I make in the future, as Gift Aid donations, until I notify you otherwise.

I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax in each tax year, that is at least equal to the tax that Charities & CASCs I donate to will reclaim on my gifts. I understand that other taxes such as VAT and Council Tax do not qualify and that Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box.

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to macmillan.org.uk/donate

Please cut out this form and return it in an envelope (no stamp required) to:
Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851,
89 Albert Embankment, London SE1 7UQ

Cancer is the toughest fight most of us will ever face. If you or a loved one has been diagnosed, you need a team of people in your corner, supporting you every step of the way. That's who we are.

We are the nurses and therapists helping you through treatment. The experts on the end of the phone. The advisers telling you which benefits you're entitled to. The volunteers giving you a hand with the everyday things. The campaigners improving cancer care. The community supporting you online, any time. The fundraisers who make it all possible.

You don't have to face cancer alone.
We can give you the strength to get through it.
We are Macmillan Cancer Support.

Questions about living with cancer?
Call free on 0808 808 00 00 (Mon–Fri, 9am–8pm)
Alternatively, visit macmillan.org.uk

Hard of hearing? Use textphone
0808 808 0121, or Text Relay.
Non-English speaker? Interpreters available.

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