Shine Cancer Support

Real Life Guide to Travel Insurance

Help and advice to understand travel insurance after a cancer diagnosis

shine CANCER SUPPORT

TRAVEL INSURANCE EXPLAINED

find out more
shinecancersupport.org/travel

Registered Charity in England & Wales No 1146902

hello

Everyone deserves a holiday and none more so than a cancer patient. But we also know from our work, and particularly our online forums, that getting travel insurance can be more than a little difficult once you've had a cancer diagnosis.

Fear not, intrepid cancer patients! We've talked to experts in the travel insurance business and have got the lowdown on what you should know and what you need to ask. Read on and please do let us know if you've got any handy tips that might help other younger adults with cancer keep their travelling dreams alive!

travel insurance basics

Why do I need travel insurance?

Whether you're a cancer patient or not, taking out travel insurance before a trip abroad is a sensible option no matter where you're travelling. While we have state-funded medical care in the UK, many countries don't – and even if they did, you are unlikely to be entitled to use them if you aren't a resident or citizen. Needing medical care in a foreign country can cost you an awful lot of money. For example, if you were to become ill and need to get back to the UK, the following costs could apply:

- Air ambulance from the West Coast of the USA: $150,000 (£103, 000)
- Air ambulance from the East Coast of the USA: $100,000 (£69, 000)
- Air ambulance from eastern Mediterranean: €25,000 (£19, 795)
- Air ambulance from France: €7,000 (£5, 550)
- Inflight medical escort (nurse) from the USA: £12,000
- Inflight medical escort (nurse) from eastern Mediterranean: £5,500
- Inflight medical escort (nurse) from France: €1,500 (£1,187)

And this doesn't include the cost of any treatment, dressing or medical staff while you're in the hospital or surgery! It is also worth mentioning that these costs may be considerably higher if Covid is involved, with prices increasing by a whopping £10,000-£20,000 in some cases.

When should I arrange my travel insurance?

You should always take out travel insurance as soon as you have booked your holiday so that you have cover should you need to cancel your trip. If you have a serious or complex medical condition, or if you have just finished treatment, it's advisable to check that you can get travel insurance cover to the destination that you are thinking of travelling to **before** you actually book.

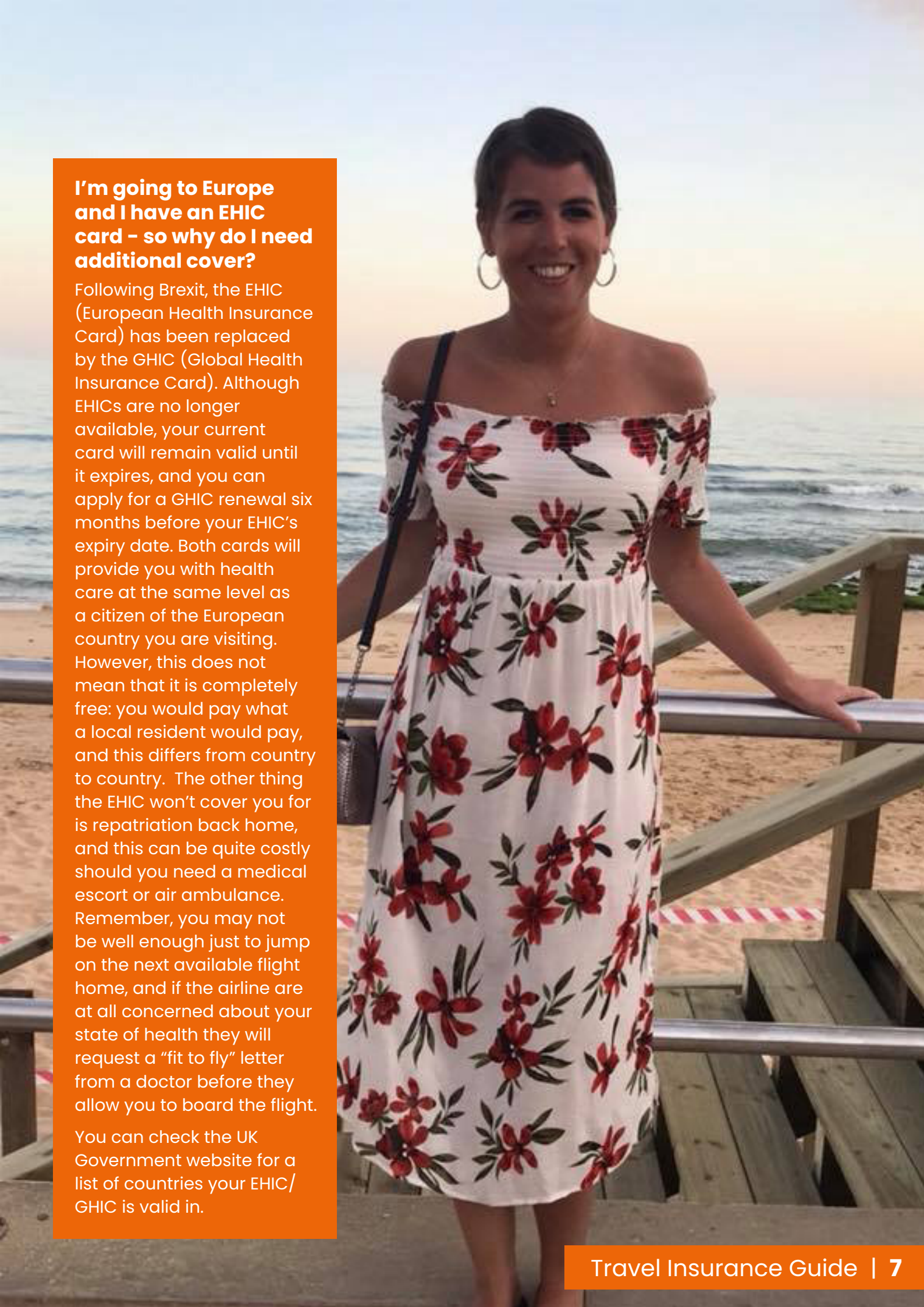
What else should I think about before I buy insurance?

In addition to any health conditions you have, it's important to think about what you'll be doing while on holiday. Are you going to be doing any activities while away? This is something you should let your travel insurance provider know about so that cover is in place when you are taking part in your activities. Some travel insurance policies won't cover you if you are doing much more than just lying in the sun, so if you are intending to take part in a specific activity, whether it's water skiing, hiking or scuba diving, check that you have the cover to do it. You may need to buy an extension to your travel insurance policy to have some of the more risky activities, such as jet skiing or bungee jumping, covered.

cancer and travel insurance – what you need to know

I'm not going to need cancer treatment while I'm abroad so why do I need to cover cancer?

It's important to understand that if you exclude cover for your cancer, it is not just cancer you are excluding; it is **anything** that could be attributed to the cancer or the treatment of it. To give you an idea of what you could be excluding, have a look at the side effects of any medication you take for your cancer – by excluding cancer from your coverage, you are also excluding all of these conditions too. If, for example, a side effect of your medication is diarrhoea, and you are taken ill with a bad stomach while on holiday, then any treatment for it wouldn't be covered.



I'm going to Europe and I have an EHIC card - so why do I need additional cover?

Following Brexit, the EHIC (European Health Insurance Card) has been replaced by the GHIC (Global Health Insurance Card). Although EHICs are no longer available, your current card will remain valid until it expires, and you can apply for a GHIC renewal six months before your EHIC's expiry date. Both cards will provide you with health care at the same level as a citizen of the European country you are visiting. However, this does not mean that it is completely free: you would pay what a local resident would pay, and this differs from country to country. The other thing the EHIC won't cover you for is repatriation back home, and this can be quite costly should you need a medical escort or air ambulance. Remember, you may not be well enough just to jump on the next available flight home, and if the airline are at all concerned about your state of health they will request a "fit to fly" letter from a doctor before they allow you to board the flight.

You can check the UK Government website for a list of countries your EHIC/GHIC is valid in.

"It's not about cancer treatment in my mind, but what happens if I break my hip. The insurance company could argue that this is a result of a pre-existing condition- in my case osteoporosis due to breast cancer treatment – and if I hadn't declared it, then that wouldn't be covered."

(Rhyan, Shine member)

I have cover through my bank account. Isn't that enough?

You need to check that any travel insurance policy that comes with your bank account will also cover your medical conditions. Some do and some don't. Give them a call and let them know about your diagnosis. They may cover it with no extra charge, or they may say that they can cover it at an additional premium. Whatever they tell you, make sure that you get confirmation in writing that you have cover for your medical condition.

How can I find travel insurance if I've had cancer?

First of all, don't just depend on a comparison site when checking prices for insurance - all the comparison sites use the same medical screening system so the prices will be similar across all of them.

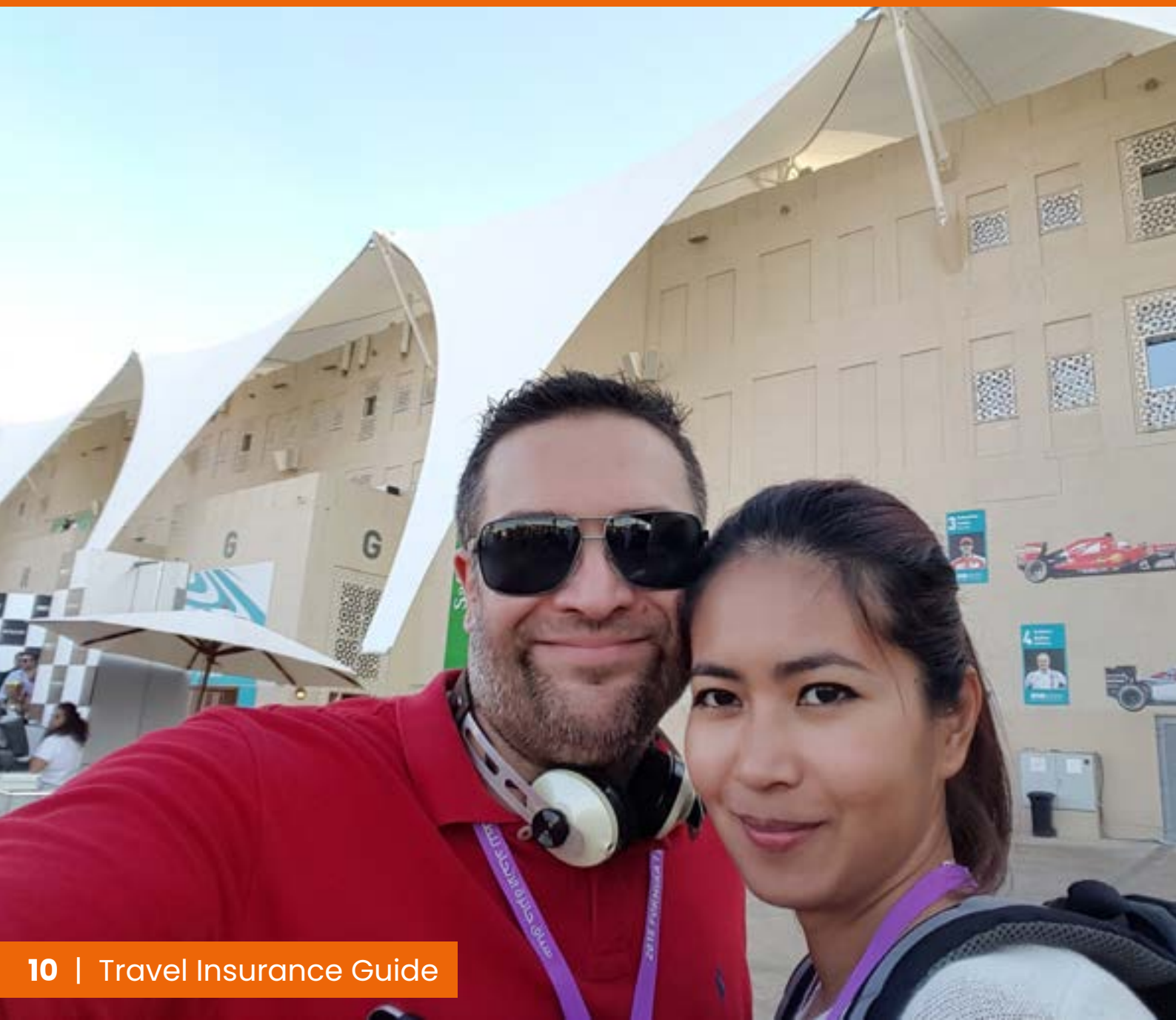
Second, look for a travel insurance provider that uses Protectif Medical Risk rating for medical screening; this will give you a different outcome to the one you will get on a comparison site. Protectif Medical Risk Rating has adapted and enhanced its medical screening criteria over many years to offer a more refined and accurate risk assessment. This results in travel insurance cover for people with cancer at a fairer premium.

Why do the quotes I have had for travel insurance vary so much?

There are many travel insurance providers who specialise in offering travel insurance for people with cancer. However, what makes the difference to the price that you are quoted is the medical screening risk score. This is determined from the medical screening questions you answer. The more sophisticated and detailed the questions, the more defined and accurate the risk assessment will be, and therefore the more realistic and competitive the premium quoted. Using a travel insurance provider that uses Protectif Medical Risk rating for medical screening will mean you get a fairer price as it's been refined over many years.

Should I get separate cover for me and a "normal" policy for my family?

It is always advisable to have everyone who is travelling together on the same travel insurance policy. For example, if you have declared your medical condition on your travel insurance policy and you need to cancel the holiday due to that condition, everyone shown on your policy would be able to make a claim. However, if the rest of your travelling party has a separate policy, they may not be able to claim for the cancelled holiday due to your medical condition, potentially putting them significantly out of pocket.



Why can I get cover to go to Europe but not to America?

The cost and attitude to health care in different countries has the biggest effect on the pricing of the insurance, with the United States being very expensive for any medical treatment. However, insurers also need to consider how they would get you home should something go wrong. Jumping on the next available flight or arranging an air ambulance is not always easy, as flying at altitude for any length of time can be very dangerous for someone with compromised health. If flying at altitude is considered too dangerous and the person is very ill, they could be stuck in a foreign country for weeks or months until they are well enough to fly. This is a situation that neither the family nor the insurer want and it is expensive to insure against.

"I took my four children on a recuperative break in England as I felt safer being close to the UK hospitals that could instantly access my records. We all had an amazing time and I learned that's not where you go, but who you are with that makes those amazing memories. "

(Alex, Shine member)

other things to consider when buying insurance:

Will travel insurance cover me for my mobile phone and other gadgets?

Many travel insurance policies will not cover gadgets or mobile phones as standard. Always double check this when buying travel insurance. You may need to purchase a "gadget extension" at an additional premium for your items to be covered. You can also look for a policy that covers these items as standard. These policies are available but you may need to pay a little bit more for them.

Will the policy you are buying meet your specific needs?

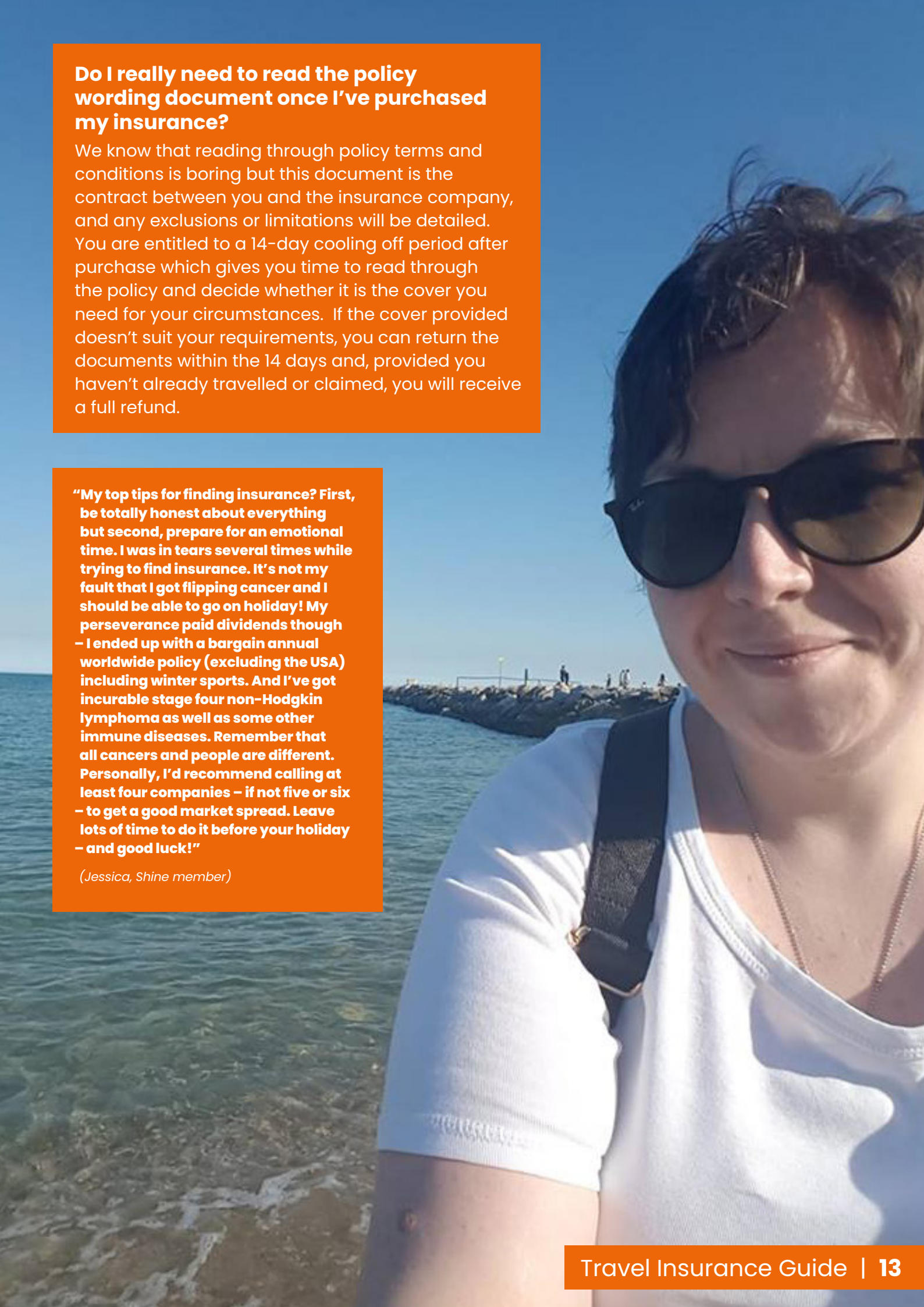
You should always consider if there are any specific things that you would like covered. A standard travel insurance is mainly concerned with medical coverage cancellation. Policies will usually also cover personal possessions, travel disruption, etc., however, on very cheap policies these sections are usually restricted. Always check with your travel insurance provider if there is something specific that you would like covered, such as excursions or sports activities. These things may not be covered as standard on the policy you have bought.

Do I really need to read the policy wording document once I've purchased my insurance?

We know that reading through policy terms and conditions is boring but this document is the contract between you and the insurance company, and any exclusions or limitations will be detailed. You are entitled to a 14-day cooling off period after purchase which gives you time to read through the policy and decide whether it is the cover you need for your circumstances. If the cover provided doesn't suit your requirements, you can return the documents within the 14 days and, provided you haven't already travelled or claimed, you will receive a full refund.

"My top tips for finding insurance? First, be totally honest about everything but second, prepare for an emotional time. I was in tears several times while trying to find insurance. It's not my fault that I got flipping cancer and I should be able to go on holiday! My perseverance paid dividends though – I ended up with a bargain annual worldwide policy (excluding the USA) including winter sports. And I've got incurable stage four non-Hodgkin lymphoma as well as some other immune diseases. Remember that all cancers and people are different. Personally, I'd recommend calling at least four companies – if not five or six – to get a good market spread. Leave lots of time to do it before your holiday – and good luck!"

(Jessica, Shine member)



covid

When do I need to take a Covid test and how do I get one?

The need for a Covid test, and the days it is required to be taken on, will be dependent on the country you are travelling to. For the most up to date information, check the government website **https://www.gov.uk/foreign-travel-advice** which outlines the requirements for each country.

Remember to allow enough time for your test results to come through to you; if you miss your holiday departure because you have not received your test results in time, you will not be covered by your travel insurance policy.

What happens if I need to isolate before I am due to go on holiday?

If you booked with a package holiday provider you may be able to postpone your trip, however, most companies are now offering cancellation cover if you contract Covid or need to isolate. If you have booked your holiday yourself, you will need to check your travel insurance policy. Most will offer to cover cancellation costs that you can't claim back elsewhere, if you or someone in your household tests positive. There are only a few that will cover if you are notified by the NHS app and need to isolate, so if this cover is important to you, check your policy or speak to the provider before you buy.

Will I need to isolate where I'm going, or when I get back to the UK?

This situation can change quickly. It is important that you are aware of any guidelines or restrictions that could affect your ability to travel, or to move freely (without quarantine) once you are away or when you return. You should check the UK Government website for up to date details: **https://www.gov.uk/guidance/travel-to-england-from-another-country-during-coronavirus-covid-19#travel-bans-to-the-uk---banned-countries**.

Will I be covered if I contract Covid on holiday?

If you contract Covid while on holiday your medical attention and the required treatment abroad is generally covered under most travel insurance policies, provided you are using the public hospital. You may also be able to use your EHIC or GHIC, depending on where you are. There are a few travel insurance policies that will cover costs if you are required to remain in the country until you can provide a negative test and fly home. Again, if this cover is important to you, check your policy carefully before you buy.

TRAVEL
INSURANCE
EXPLAINED

www.travelinsuranceexplained.co.uk

We'd love to hear from you!

If you would like to discuss any of the information in this pack please email:

travel@shinecancersupport.org

shinecancersupport.org

shinecancersupport

shinecancersupport

@ShineCancerSupp

shine-cancer-support

shine cancer support

shine
CANCER SUPPORT