



Travel insurance & cancer

Why it is important to have travel insurance

Travel insurance is designed to provide you with compensation for anything that could go wrong while you are away. Usually, this means anything from having to cancel your trip to losing your suitcases. The most important element is the medical expenses cover. If you don't have cover and you are travelling to a country with high medical costs, or if you needed to be flown back in an emergency, the potential cost to you could be huge.

Why cancer can make it harder to get insurance

Insurance is a business dealing with risk. Some people think they have a right to insurance cover and cannot understand why companies are allowed to refuse them, but insurance companies only make money from people who don't claim. If they think the

likelihood of you having to make a claim is too great, they are entitled to turn you down – and are likely to do so.

Getting travel insurance when you have had cancer can be difficult. From the company's point of view, you are a bigger risk. As they see it, having been ill, you are more likely to need medical treatment while you are abroad. Or they may think illness could make you cancel your trip at the last minute.

Fortunately, finding travel insurance with a cancer diagnosis is getting easier – many insurance companies are now looking at cases individually rather than refusing to insure anyone who has had cancer.

If you have cancer

Some high street travel insurance companies will give you medical insurance as long as you have a certificate from your doctor saying you are fit enough to travel. But many others will only insure you for treatment or

emergencies unrelated to your cancer. So you can get travel insurance, but if you need treatment related to your cancer, you will have to pay for it yourself.

Some insurance companies have specialized policies for people with cancer. To be sure that you are covered for any emergency medical problems while travelling, even if those problems are because of your cancer, you will need a policy that specifies it will cover you for this. As long as you have told the insurance company about the cancer when you apply for the cover, and they have knowingly taken the risk, they must pay according to the policy.

Whether you can get insurance, and the cost, will depend on the type of cancer that you have had. When you apply for travel insurance, be prepared for questions about your cancer diagnosis, the treatment and your outlook (prognosis). Most companies will also ask what the stage and grade of your cancer was when you were diagnosed. If you don't know, be sure to ask your consultant before you buy the policy, or you may have difficulty making a claim later on. You will also be asked about any follow-up care you are having.

If you had cancer in the past

Many high street travel insurance companies will give you medical insurance as long as you have a certificate from your doctor confirming that you no longer have cancer and you are fit enough to travel.

Insurance companies differ on how long you must be free of cancer before they will issue you a policy. Some companies will not offer you insurance until you have been without cancer for a certain period of time. This can be 3 months, 12 months or 10 years. If you have finished treatment quite recently, be prepared for rates to be higher. Prices generally go down the longer you are cancer free. But this may be 3 to 5 years, or even longer.

You want to be able to claim for emergency medical care abroad, even if that treatment is necessary because of your cancer. Again,

this depends on you telling the insurance company about your full medical history when applying for the cover. If they have knowingly taken the risk, they must pay according to the policy.

The policies of travel insurance companies can be many and varied, and some offer more appropriate cover than others. Be sure to shop around and check your policy carefully.

Health services at your destination

Whether you have had cancer or not, travel insurance costs vary depending on where you want to go. Medical costs in the USA are very high, for example, and so it is hardest to get cover if you are planning a holiday there. If you have an incurable cancer, particularly one that has spread, you may not get insurance for the USA and may have to rethink your holiday plans. A general guide is that insurance for Europe is cheapest, especially within the European Community. Next comes the rest of the world, excluding North America. The most expensive is North America.

Making sure you have enough insurance cover

You may not be able to get the type of support or security you want from regular high street travel insurance companies. Many have exclusions on their policies for people who've had medical conditions such as cancer. An exclusion means that they will cover you for everything but what is listed as excluded. So if you have medical cover excluding your cancer, they would pay for any medical treatment that you needed, as long as it wasn't because of your cancer.

Cover for medical needs related to your cancer may be possible if certain conditions are met. If you can provide a doctor's certificate to say you are fit for travel or have not had any related treatment for 12 months or more, they may cover you.

You may also want to check how the rest of the policy might be affected. For example, whether you would be covered if you had to come home early because of your cancer,

and whether the company will pay for specialist medical attention if you are taken ill while abroad. For example, if you needed oxygen while traveling on an aeroplane.

If you have problems getting adequate cover, there are specialist insurance companies that provide policies designed for people with serious illness, terminal illness or disability. The policies on offer are many and varied, and some are more exclusive than others. So you will need to shop around. It is best to start by making informal inquiries about your travel insurance. Some insurance companies may ask if you have been turned down for insurance by someone else already. If you have only made informal enquiries, you won't prejudice any future applications you make.

As a condition of covering you, some insurance companies insist that you must also get their travel insurance for everyone who is travelling with you.

What you need to tell insurance companies

All travel insurance policies require you to fully disclose any information about existing or pre-existing conditions. Even if you have had cancer in the distant past, you still need to tell the insurance company about it. If you don't provide all the facts, the insurance company can rightly claim it was misinformed and may not pay out if you make a claim.

If you have a terminal illness or have not been passed fit for travel, then regular high street travel insurance firms will not cover you.



Your fitness to travel

As we've said, you need to get written confirmation of fitness from your doctor, even if you have not had any treatment for some time. It is always best to get advice from your doctor anyway before going abroad, even if it is only for a few days.

If you have an annual or multi-trip policy then you will need to provide an updated confirmation certificate from your doctor every time you travel.

Choosing an insurance company

Research is the best way to find travel insurance providers that may cover you. Here are some tips to help you:

- **Visit our [Confidential Forum](#)**
Travel insurance is often discussed on our forum. By reading the conversations there, you'll find the providers people are recommending.
- **Find insurance through a broker**
They search for suitable insurance for you. You can find a qualified and regulated broker through the British Insurance Brokers' Association.
- **Search for companies online**
Search engines or comparison sites are often a good starting point. But they may not list all of the companies available. Try to compare as many quotes as possible.
- **Check for travel insurance through your bank account, credit card company or supermarket.**
Many insurance companies now allow you to apply for travel insurance, and give your medical details, on an online form. Others will need to speak with you on the phone.
- **Remember, price is not the only factor to consider.**
Always check the insurance is suitable for your needs.

The European Health Insurance Card

If you are travelling to a country within the European Economic Area (EEA) or Switzerland, you should carry a European Health Insurance Card (EHIC). The EEA includes all EU countries plus Norway, Liechtenstein and Iceland. The EHIC replaces the old E111 form, which is no longer valid. The EHIC entitles you to free, or reduced cost, medical care in the country you are visiting. The countries included in this agreement are listed in the leaflet that comes with the card.

You need to take the health insurance card with you if you want to benefit from reciprocal health service agreements. You may have to pay for some things at the time and then claim the money back later. The card doesn't cover the costs of any medical treatment that you have planned in advance. It will only cover you for unforeseen medical needs. But if you need continued treatment for an ongoing illness while you are abroad, such as regular injections, this will be covered by the EHIC.

You can apply for a card through the NHS Choices website or by phone on **0300 330 1350**.

Remember – reciprocal health service agreements do not always cover the full cost of treatment. They do not cover the cost of getting you home in an emergency, for instance. So it is sensible to have travel insurance even when travelling in the EU. But you'll still need an EHC because your insurance company may not cover the cost of treatment that the card covers. If you try to claim in full, they may say you should have had a card. So it is important to check the small print!

Arranging treatment abroad

You might want to seek treatment elsewhere if you have been waiting too long for an operation or treatment in the UK and you could have it done sooner abroad. You will need to talk through your plans with your doctor first, but it will be your responsibility to arrange the treatment. They can give you details of your Primary Care Trust (PCT) which can explain the funding options and which is most suitable for you.

If you want to go to an EEA country or Switzerland specially for medical treatment there are two options for NHS funding:

S2 FORM

This replaces the old E112 form. It allows you to have state-funded treatment in the EEA under the same conditions of care and payment as the residents of that country. Your PCT has to agree to funding this treatment. You will need to provide a letter from your NHS consultant confirming that you need the treatment and stating why you should receive it in the other country. You must be entitled to have this treatment on the NHS. In some EEA countries you may need to make a contribution towards the cost. But you may be able to claim the money back afterwards.

THE EU DIRECTIVE ON CROSS-BORDER HEALTHCARE (ARTICLE 56)

This may allow you to claim back some or all the costs of planned medical treatment in the EEA. You will usually need to pay the treatment costs upfront. There is no guarantee that you will get funding, so you must be sure to check this with your PCT before you make any plans. The treatment must be available on the NHS. Unlike the S2 form, you may be able to claim towards private or state-funded treatment. However, you can only claim back the amount the treatment would have cost on the NHS. Your PCT can work out the maximum amount that you could claim. There is more information about the S2 form and the EU Directive on the NHS Choices website.



About Fight Bladder Cancer

Fight Bladder Cancer is the only patient and carer led charity for bladder cancer in the UK.

At Fight Bladder Cancer, we take great care to provide up-to-date, unbiased and accurate facts about bladder cancer. We have a very supportive medical advice panel made up of some of the best professionals working with bladder cancer, and hope that our information will add to the medical advice you have had and help you to make decisions.

To donate, go to our Just Giving page:

[justgiving.com/fightbladdercancer](https://www.justgiving.com/fightbladdercancer)

or text **FBCD00 £5 to 70070**

Registered charity **1157763**

Please note that our services are not intended to replace advice from your medical team.

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YOU CAN FIND A WEALTH OF INFORMATION, SUPPORT
AND ADDITIONAL DOWNLOADS ON OUR WEBSITE:

fightbladdercancer.co.uk