

# Travel Insurance

## Myeloma Infosheet Series

### Travel insurance and myeloma

You may find it harder, or more expensive, to get travel insurance once you have been diagnosed with myeloma, as some insurance companies assume that you are more likely to make a claim. However, in order to avoid any unforeseen financial costs, it is still very important to get travel insurance if you are going away.

### Before you travel

The following is a list of points to take into account when planning a holiday and shopping for travel insurance:

- It is best to apply for travel insurance as far in advance as possible; it might take some time to get the best cover.
- First of all you need to discuss your travel plans with your GP or consultant haematologist, as most insurance companies will either want to speak to him / her or will want a letter from them stating that you are fit to travel. It may save time and money if you ask for a 'fit for travel' letter from your GP or consultant before contacting insurance companies.
- Your choice of destination will affect the cost of any insurance. If you are travelling to the USA, insurance will be more expensive and can be more difficult to arrange.
- Many companies use a 'medical screening' system to determine whether they can offer you an insurance policy. This is usually done over the phone and will mean you are asked a range of questions about your myeloma and your treatment. You must declare any other health conditions to the

insurance company otherwise they will be able to declare your policy invalid if you need to make a claim.

- If you are travelling to a country within the European Union (or Switzerland), you should apply for a European Health Insurance Card (EHIC), which replaced the old E111 form. The EHIC enables you to get free or reduced cost emergency treatment within the European Union. It entitles you to the same care as people living in another EU country, which could differ from that available on the NHS. The card does not entitle you to travel to a country for health treatment, or cover you for medical evacuation back to the UK. You can apply to get an EHIC from your local post office or by telephoning 0845 606 2030.

It is strongly recommended that you take out travel insurance if you are travelling within the European Union, in addition to taking your European Health Insurance Card.

- If you know that you will need to have treatment (e.g. infusions or injections) while you are travelling to a country within the European Union (or Switzerland) then you will also need to take the E112 form with you. You will need to discuss this with your GP or consultant haematologist who will have to apply for funding for this treatment and then apply to the Department of Health for the E112 form.
- It may be worth investigating whether an annual insurance policy would be available for you, as this may be cheaper and more convenient if you are planning to travel more than once a year.
- Always try to ensure that at least one of your travelling companions is insured on the same policy as you.



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UK Myeloma  
Awareness Week  
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Otherwise you may have to travel home alone if you become unwell.

For more tips for travelling with myeloma please see our *Travelling* Infosheet. To order your copy, contact the Myeloma Infoline on 0800 980 3332. This information is also available on our website at [www.myeloma.org.uk](http://www.myeloma.org.uk)

## Getting travel insurance

It is important to ask about all the details of any proposed policy. In particular it is essential to determine:

- What the cost of the insurance will be (the premium) and the amount you have to pay on any claim (the excess)
- Exactly what is included and excluded in the policy
- That any medical equipment you need to take on holiday with you is covered
- Whether or not the policy offers cancellation cover, as not all companies offer this as standard

Companies vary considerably not just in their price, but also in the level of cover they provide, so it is worth shopping around.

It can be very difficult to get travel insurance and can require a great deal of time and perseverance. You should be prepared to answer a range of questions about your myeloma and your treatment. Some companies may refuse you cover, provide you only with partial cover or provide cover only with increased premium or excess. Contacting travel insurance companies can be a difficult, time consuming and distressing process. You may therefore choose to contact just one or a few companies at a time.

## Insurance companies and brokers

The companies listed have stated they may provide travel insurance for patients who have myeloma. Inclusion in this Infosheet does not imply that these companies are endorsed by Myeloma UK, or that they will be able to offer you insurance, as companies will assess each person individually.

Phone charges for the numbers provided vary and the cost of calls from mobile phones may be higher. Some companies may also put you on hold for a long time, so allow yourself plenty of time for making these calls.

### Insurance brokers

Insurance brokers do not supply insurance themselves; they shop around to try to find a suitable insurance company for you. The insurance brokers

listed below specialise in providing cover for those travelling with a pre-existing medical condition.

### **Able2travel Ltd (formally CH Facilities Ltd)**

[www.able2travel.com](http://www.able2travel.com)

0870 750 6711

### **JD (Consultants)**

01689 859 102 / 01689 850 333

## Specialist insurance companies

All the companies listed below specialise in providing travel insurance for people with pre-existing medical conditions.

### **All Clear Travel Insurance**

[www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

0870 777 9339

### **Freedom Travel Insurance**

[www.freedominsure.co.uk](http://www.freedominsure.co.uk)

0870 774 3760

A donation to Myeloma UK is made for each policy sold at no cost to the buyer - contact Myeloma UK for further details.

### **Free Spirit Travel Insurance**

[www.free-spirit.com](http://www.free-spirit.com)

0845 230 5000

### **J & M Insurance Services (UK)**

[www.jmi.co.uk](http://www.jmi.co.uk)

0845 338 1638

### **Leisurecare Insurance Services**

01793 750 150

Provides specialist cover for people with pre-existing medical conditions who are aged 64 or under and who are travelling to a country within the EU.

### **Medi Travelcover Ltd**

[www.meditravelcover.com](http://www.meditravelcover.com)

01252 782 392

UK's only specialist provider of travel insurance for people with cancer.

### **PULSE**

[www.pulse-insurance.co.uk](http://www.pulse-insurance.co.uk)

01280 850 666

### **SAGA Travel Insurance**

[www.saga.co.uk](http://www.saga.co.uk)

0800 056 5464

Provide insurance for people aged over 50 who require high levels of cover.

## General insurance companies

### **Marks and Spencer**

[www.marksandspencer.com](http://www.marksandspencer.com)

0800 068 3918

### **Post Office Travel Insurance**

[www.postoffice.co.uk](http://www.postoffice.co.uk)

0800 169 9999

## Insurance standards and complaints

Information about insurance standards and making a complaint against a travel insurance company can be found at:

### **Citizens Advice Bureau (CAB)**

[www.nacab.org.uk](http://www.nacab.org.uk)

CAB offers free, independent and confidential advice about consumer issues, including travel insurance and making a complaint. Check your local telephone directory or the internet to find your nearest branch.

### **Financial Services Authority (FSA)**

[www.fsa.gov.uk](http://www.fsa.gov.uk)

0845 606 1234 (Monday–Friday, 8am–6pm)

The FSA is an independent non-governmental organisation responsible for regulating financial services in the UK, including insurance companies.

Runs a consumer helpline and publishes a range of publications including FSA guide to making a complaint.

### **Financial Ombudsman**

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

0845 080 1800

Set up to help settle complaints about businesses providing financial services, including insurance companies.

To our knowledge this information was correct at the time of printing. Please let Myeloma UK know if you find any particular company helpful (or unhelpful), or if you have used a company that does not appear on this list, as we regularly review and update our information.

Good luck and happy holidays!

## About this Infosheet

The information in this Infosheet is not meant to replace the advice of your medical team. They are the people to ask if you have questions about your individual situation.

All Myeloma UK's publications are extensively reviewed by patients and healthcare professionals prior to publication.

## Other information available from Myeloma UK

Myeloma UK has a range of Essential Guides, Infoguides and Infosheets available, covering many areas of myeloma, its treatment and management. To order your free copies, contact the Myeloma Infoline on 0800 980 3332. This information is also available 24 / 7 on our website at [www.myeloma.org.uk](http://www.myeloma.org.uk)

If you would like to talk to someone about any aspect of myeloma, its treatment and management, call the Myeloma Infoline on 0800 980 3332. Your call will be answered by Myeloma Nurse Specialists who are supported by medical and scientific advisors. The Myeloma Infoline is open from Monday to Friday, 9am to 5pm, and is free to phone from anywhere in the UK. From outside the UK, call +44 131 557 3332 (charged at normal rate).

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