

Travel insurance and myeloma

You may find it harder, or more expensive, to get travel insurance when you have had a diagnosis of myeloma: some insurance companies assume that you are more likely to make a claim. Yet in order to avoid any unforeseen financial costs, it is very important to get travel insurance if you are going on holiday or travelling abroad.

Before you travel

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

- A good starting point would be to discuss with your consultant or GP whether they think you are fit enough to travel. Most travel insurance companies will need confirmation from a doctor stating you are fit to travel. It may save time and money if you ask for a 'fit for travel' letter from your consultant or GP before contacting travel insurance companies
- Allow enough time (at least a month) before you travel to apply for insurance as it may take some time to get the best cover
- Many travel insurance 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 series of questions about your myeloma and any treatment you have had or are having. You must also declare any other health conditions to the insurance company, otherwise they will be able to declare your policy invalid should you need to make a claim
- It may be cheaper to look into an annual insurance policy if you are planning to travel more than once a year
- It is advisable to have at least one of your travelling companions insured on the same policy as you. This should ensure that someone could accompany you home, should you become unwell
- Your choice of destination will affect the cost of insurance. If you are travelling to the USA, insurance will be more expensive and can be more difficult to arrange than for within Europe
- If you are travelling to a country within the European Union (or Switzerland), it is recommended that you apply for a European Health Insurance Card (EHIC). An EHIC enables reduced cost or sometimes free emergency treatment within the European Union (EU)

An EHIC entitles you to the same care as people living in the EU country that you are visiting. This means that, while on holiday, you will receive treatment similar to that which you are used to, although this cannot be guaranteed. National healthcare in the EU differs between countries, so although you may incur some costs for your treatment that you wouldn't normally pay in the UK, reimbursement may be possible.

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To do this, you need to request a letter from your GP stating your requirements for treatment as part of your routine care. It may be beneficial to have this statement translated into the first language of the country you are visiting.

You should then contact the local authority in the country you are visiting and set up an appointment. To help you do this, visit the Department of Health's website (www.dh.gov.uk) and search for the "country-by-country guide to entitlement". Here you will find out who best to contact for local healthcare information. Finally, it is recommended that you contact the Department of Health to request, in writing, a formal letter stating that your routine treatment needs are covered by an EHIC.

For any questions and to apply for an EHIC, call the Department of Health on 0845 606 2030.

Please note, an EHIC does NOT entitle you to travel to a country for health treatment, or cover you for medical evacuation back to the UK. If the primary purpose of your trip is to receive treatment, you will require an E112 form. Call 0207 210 4850 for more information on how to apply to the Department of Health.

For more tips for travelling with myeloma, please see our Travelling Infosheet. Contact the **Myeloma Infoline** on **0800 980 3332** to get your free copy. This information is also available on our website at www.myeloma.org.uk

Getting travel insurance

When applying for travel insurance it is important to read the 'small print' of a proposed policy. In particular, it is essential to check:

- The cost of the insurance (the premium) and the amount you have to pay if you make a claim (the excess)
- Exactly what is included and excluded in the policy
- That medical equipment you need to take on holiday with you is covered
- Whether the policy offers cancellation cover

Travel insurance companies vary considerably in their price and the level of cover they provide, so it is worth considering different options. You should be prepared to answer a range of questions about your myeloma and your treatment. Some companies may refuse you cover, only provide you with partial cover or only provide cover with increased premium or excess. Contacting travel insurance companies can be a difficult and time consuming process. Try to be patient and persevere – you may want to consider contacting one company at a time.

Specialist travel insurance companies

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

All Clear Travel Insurance
08712 088 579

www.allcleartravel.co.uk

Freedom Travel Insurance
01223 454 290

www.freedominsure.co.uk

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
0845 230 5000

www.free-spirit.com

Global Travel Insurance Services Ltd
01903 203933

www.globaltravelinsurance.co.uk

Insurance specially developed to cover everyone, without the need for full medical screening, including those with well controlled pre-existing medical conditions (other than for trips to USA/Canada/Caribbean where screening is required).

J & M Insurance Services (UK)
0845 338 163

www.jmi.co.uk

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.

www.meditravelcover.com
01252 782 392

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

MIA Online Ltd
01268 783383

www.miaonline.co.uk

Provide travel insurance for people with existing illness.

PULSE
01280 850 666

www.pulse-insurance.co.uk

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
0870 750 6711

JD (Consultants)
01689 859 102 / 01689 850 333

General insurance companies

Marks and Spencer
0800 068 3918

www.marksandspencer.com

Post Office Travel Insurance
0800 169 9999

www.postoffice.co.uk

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**

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**

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. It runs a consumer helpline and publishes a range of publications including the FSA guide to making a complaint.

Financial Ombudsman**www.financial-ombudsman.org.uk**

0845 080 1800

The Office of the Financial Ombudsman is 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 GP or medical team. They are the people to ask if you have questions about your individual situation. All Myeloma UK publications are extensively reviewed by patients and healthcare professionals before 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 at all times on our website at 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 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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