

Travel insurance and myeloma

Living well with myeloma Infosheet

This Infosheet outlines what you need to think about before you travel and get travel insurance. It lists some travel insurance companies who specialise in providing travel insurance to people with pre-existing medical conditions.

You may find it harder, or more expensive, to get travel insurance when you have a diagnosis of myeloma as some insurance companies assume that you are more likely to make a claim. However, 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:

- It is important to discuss with your consultant or GP whether they think you are fit enough to travel before you book any trips. 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 find 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 can 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

- Some countries in Europe have reciprocal healthcare arrangements with the UK. This means you will get the same care as the people who live in the country you're visiting, but this may not be the same as the care you'd expect to get from the NHS. To access this you need a free European Health Insurance Card (EHIC), which you can apply for from the NHS either online at www.nhs.uk/ehic or by calling 0300 330 1350. The EHIC entitles UK residents to free or reduced-cost emergency treatment when temporarily visiting European Economic Area (and certain other European) countries. The EHIC is not an alternative to travel insurance. It will not cover any private medical costs or help you get back to the UK should you become unwell while on holiday.

Brexit: If the UK leaves the European Union (EU) without a deal, our access to healthcare in EU countries is likely to change. It is advisable to check the official EHIC website before departure to find out whether you can still use your EHIC card. In the meantime EHIC cards can still be obtained and renewed.

For more information about travelling see the [Infopack for living well with myeloma](#) from Myeloma 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
- Make sure that the company will not just cover you as a myeloma patient, but will cover any claims resulting directly from your myeloma
- That any medical equipment and drugs you need to take on holiday with you are 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.

There is also the option of contacting an insurance broker who can shop around for a suitable insurance company for you.

See following sections for a list of travel insurance companies and brokers that specialise in providing insurance for people with existing medical conditions.

Specialist travel insurance companies

All the travel insurance companies listed below specialise in providing travel insurance for people with pre-existing medical conditions. No particular companies are recommended over any others: who you choose to take out insurance with should depend on who can provide the best policy for your needs.

Freedom Insurance Services Ltd

www.freedominsure.co.uk

01223 446 914

Freedom Travel Insurance make a donation of 10% to Myeloma UK for each policy sold, at no extra cost to you. Either quote 'Myeloma UK' when you speak to them or use the specific link on the Myeloma UK website so they know that you would like this donation to be made.

Just Travel Cover.com

www.justtravelcover.com

0800 294 2969

Just Travel Cover make a donation of 15% to Myeloma UK for each policy sold, at no extra cost to you. Either quote 'Myeloma UK' when you speak to them or use the specific link on the Myeloma UK website so they know that you would like this donation to be made.

Nowicantravel

www.nowicantravel.co.uk

0203 829 3893

Nowicantravel make a donation of 25% to Myeloma UK for each policy sold, at no extra cost to you. Either quote 'MYELOMA' when you speak to them or use the specific link on the Myeloma UK website so they know that you would like this donation to be made.

Age UK Travel Insurance

www.ageco.co.uk/travelinsurance

0800 032 9903

All Clear Travel Insurance

www.allcleartravel.co.uk

0808 178 4332

Avanti Travel Insurance

www.avantitravelinsurance.co.uk

0808 178 6184

Cancellation Plan

www.cancellationplan.co.uk

02392 419 843

Explorer Travel Insurance

www.explorerinsurance.co.uk

0345 373 0253

FISH Insurance

www.fishinsurance.co.uk

0333 331 3770

Free Spirit Travel Insurance

www.freespirittravelinsurance.com

02392 419 080

Get Going Travel Insurance

www.getgoinginsurance.co.uk

02038 296 613

Insurancewith

www.insurancewith.com

0203 7971 694

Insure Cancer (also trade as Medi Travel Cover Ltd)

www.insurecancer.com

01252 780 190 or 0845 64 90 190

It's So Easy Travel Insurance

www.itssoeasytravelinsurance.com

0330 606 1422

MIA Online Ltd

www.miatravelinsurance.co.uk

0800 999 3333

OK To Travel Insurance

www.oktotravelinsurance.co.uk

01223 446 920

Staysure Travel Insurance

www.staysure.co.uk

0808 168 9283

World First Travel Insurance

www.world-first.co.uk

0345 90 80 161

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
(formerly CH Facilities Ltd)**

www.able2travel.com

01483 806 826

JD Travel

www.jdtravelinsurance.co.uk

0344 247 4749

Medical Travel Compared

www.medicaltravelcompared.co.uk

General insurance companies

These are insurance companies that, although they do not claim to be specialists in travel insurance for people with pre-existing conditions, have provided cover to myeloma patients in the past.

Bupa

www.bupa.co.uk/travel-insurance

0808 301 4613

Marks and Spencer

**www.marksandspencer.com/
travelinsurance**

0800 051 3263

Post Office Travel Insurance

**www.postoffice.co.uk/
travel-insurance**

0330 123 3690

Banks and building societies

Some banks and building societies can provide travel insurance if you have an account with them. It is worth checking whether any travel insurance you qualify for will cover you as a myeloma patient and if the cover changes with your treatment.

Insurance standards and complaints

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

Citizens Advice

www.citizensadvice.org.uk

England: 03444 111 444

Wales: 03444 77 20 20

Scotland: 0808 800 9060

Citizens Advice offers free and independent information and confidential advice about consumer issues, including travel insurance and making a complaint. Check your local directory or the internet to find your nearest bureau.

Financial Ombudsman

www.financial-ombudsman.org.uk

0800 023 4567

The Office of the Financial Ombudsman will help settle complaints about businesses providing financial services, including insurance companies.

Summary

You may find it harder or more expensive to get travel insurance when you have a diagnosis of myeloma, but it is very important to be covered to avoid the risk of high medical costs while you are on holiday. Discuss your travel plans with your doctor first, and then allow enough time (at least a month) to organise insurance. You are likely to need to give medical details over the phone to get a quote. A number of insurance companies specialise in insuring people with pre-existing medical conditions, but the cost and the level of cover vary considerably, so it is worth phoning a number of different companies, and comparing the levels of cover carefully. There are also medical travel insurance brokers that will shop around for suitable insurance for you.

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. We hope you find a suitable insurance policy and we wish you a happy holiday.

To talk to one of our Myeloma Information Specialists about any aspect of myeloma, call our Myeloma Infoline on **0800 980 3332** or **1800 937 773** from Ireland.

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.

For a list of references used to develop our resources, visit myeloma.org.uk/references

We value your feedback about our patient information.

For a short online survey go to myeloma.org.uk/pifeedback or email comments to myelomauk@myeloma.org.uk

Other information available from Myeloma UK

Myeloma UK has a range of publications available covering all areas of myeloma, its treatment and management, and related conditions. Download or order them from myeloma.org.uk/publications



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We're here for everything a diagnosis of myeloma brings

Get in touch to find out more about how we can support you

Call the Myeloma Infoline on

 **0800 980 3332**

Email Ask the Nurse at

 **AskTheNurse@myeloma.org.uk**

Visit our website at

 **myeloma.org.uk**

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