

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.

COVID-19 and travel: please see information at the end of this Infosheet.

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:** The current type of EHIC cards can only be used up to 31 December 2020, which is the end of the transition period following the UK leaving the EU. It is hoped to set up a new arrangement, but this has not yet been done. If the

transition period ends without a deal, the EHIC system will no longer be valid. For travel from 1 January 2021 onwards, you should check the NHS website link nearer to the date of travel for more information.

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.

Age UK Travel Insurance

www.ageco.co.uk/travelinsurance

Not currently providing travel insurance. Check website for changes to this situation.

All Clear Travel Insurance

www.allcleartravel.co.uk

0800 848 8608

Avanti Travel Insurance

www.avantitravelinsurance.co.uk

0808 281 3212

Cancellation Plan

www.cancellationplan.co.uk

02392 419 843

Explorer Travel Insurance

www.explorerinsurance.co.uk

FISH Insurance

www.fishinsurance.co.uk

0333 331 3770

Free Spirit Travel Insurance

www.freespirittravelinsurance.com

02392 419 080

Freedom Insurance Services Ltd

www.freedominsure.co.uk

01223 446 914

Freedom Travel Insurance make a donation to Myeloma UK for each policy sold, at no extra cost to you. Quote 'Myeloma UK' when you speak to them so they know that you would like this donation to be made.

Get Going Travel Insurance

www.getgoinginsurance.co.uk

0333 999 2678

(urgent enquiries only)

Insurancewith

www.insurancewith.com

Insure Cancer (also trade as Medi Travel Cover Ltd)

www.insurecancer.com

01252 780 190

It's So Easy Travel Insurance

www.itssoeasytravelinsurance.com

No new insurance quotes at time of writing.

Just Travel Cover.com

www.justtravelcover.com

0800 294 2969

Just Travel Cover make a donation to Myeloma UK for each policy sold, at no extra cost to you. Quote 'Myeloma UK' when you speak to them so they know that you would like this donation to be made.

MIA Online

www.miatravelinsurance.co.uk

0800 999 3333

Nowicantravel

www.nowicantravel.co.uk

0203 829 3893

Nowicantravel make a donation to Myeloma UK for each policy sold, at no extra cost to you. Quote 'MYELOMA' when you speak to them so they know that you would like this donation to be made.

OK To Travel Insurance

www.oktotravelinsurance.co.uk

01223 446 920

Staysure Travel Insurance

www.staysure.co.uk

0800 033 4902

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 159 1392

Marks and Spencer

bank.marksandspencer.com

New travel insurance sales temporarily suspended.

Post Office Travel Insurance

www.postoffice.co.uk/travel-insurance

New travel insurance sales temporarily suspended.

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: call your local office.

Northern Ireland: use Advice NI, visit www.adviceni.net

Citizens Advice offers free and independent information and confidential advice about consumer issues, including travel insurance and making a complaint.

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
- 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

Information accuracy

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.

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

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.

The Infoline is open Monday–Friday, 9am–5pm and is free to phone from anywhere in the UK and Ireland.

Information and support about myeloma is also available round the clock at myeloma.org.uk

COVID-19 and travel

- Visit www.gov.uk/coronavirus for information on restrictions to travel
- Visit www.gov.uk/foreign-travel-advice before planning any future travel abroad. As a result of the coronavirus (COVID-19) outbreak, at the time of writing the Foreign and Commonwealth Office (FCO) was advising against all but essential international travel, except to some exempted countries. This advice is being kept under constant review
- If you are looking for insurance to cover future travel plans, it is very important to check what the available policies will cover in the light of COVID-19
- During the COVID-19 outbreak, some insurance companies are not contactable by phone, or there may be long wait times if you do phone. It is best to check contact arrangements on the website first if possible



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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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