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 that 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. Some insurance companies assume that you are more likely to make a claim. However, to avoid any unexpected financial costs, it is very important to get travel insurance if you are going on holiday or travelling abroad.

Before you travel

It is important to allow enough time (at least one month) before you travel to plan a holiday and shop for travel insurance. The following is a list of points to consider when planning a holiday and shopping for travel insurance:

- Discuss with your healthcare team whether you are fit enough to travel before you book any holidays
- Asking for a 'fit for travel' letter from your healthcare team before contacting travel insurance companies may save you time and money. Many travel insurance companies will need confirmation from a doctor stating you are fit to travel
- Many travel insurance companies will ask questions to decide whether they can offer you an insurance policy. You will be asked about your myeloma and any treatment you have had or are having. This can be done over the phone or through an online form. It may be preferable to talk over the phone as this gives you more opportunity to explain your situation
- You must tell the insurance company about any other health conditions. If you do not, they will be able to declare your policy invalid should you need to make a claim
- Your travel agent may offer you insurance as part of a package holiday. However, you are not obliged to buy this. You should find out if the insurer will cover you as a myeloma patient. If they do not, you can opt out of the insurance and look for another suitable insurer instead
- If you have smouldering myeloma, it is important the insurance companies are aware that this does not have symptoms and that you are not being treated. For insurance purposes this will avoid you being treated as if you have active myeloma
- 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. Travelling outside of Europe is more expensive and arranging

insurance can be more difficult. This is particularly true for travel to the USA

- A UK Global Health Insurance Card (GHIC) means you can access state-provided healthcare while on holiday in the European Union (EU) and a small number of non-EU countries. The GHIC has replaced the previous EHIC system. If you have a UK-issued EHIC that has not expired, you can still use it. You can apply for a GHIC either online at **nhs.uk/GHIC** or by calling **0300 330 1350**. The GHIC covers 'necessary healthcare' that would be provided by the state in the country you are in, and covers care that you cannot reasonably wait for until you return to the UK. This might include emergency treatment, or routine treatment of a pre-existing condition such as myeloma. The GHIC is not an alternative to medical insurance. It will not cover any private medical costs, or help you get back to the UK should you become unwell while on holiday



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 details 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 the company will not just cover you because you are a myeloma patient, but will cover any claims resulting directly from your myeloma
- That any medical equipment and medicines you need to take on holiday with you are protected if they are damaged or lost. You may also be able to cover prescriptions that run out because you have not been able to travel home as planned
- Whether the policy covers cancellation of your holiday

Travel insurance companies vary a lot in their price and the level of cover they provide, so it is worth thinking about different options. You may be asked to provide a stage for your myeloma. Unlike other cancers, stages are not often used in myeloma.

Speak to your healthcare team if you need guidance on how best to answer this question. If you are participating in a clinical trial, this may also impact your travel insurance options. 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.

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

Specialist travel insurance companies

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

We are not able to recommend any individual insurance company. Who you choose as your insurance provider should depend on who can provide the best policy for your needs.

AgeCo
ageco.co.uk
0800 030 4885

AllClear Travel Insurance
allcleartravel.co.uk
0808 281 3119

Avanti Travel Insurance
avantitravelinsurance.co.uk
0800 888 6195

Explorer Travel Insurance
explorerinsurance.co.uk
0345 373 0253

FISH Insurance
fishinsurance.co.uk
0800 294 5101

Free Spirit Travel Insurance
freespirittravelinsurance.com
02392 419 080

Freedom Insurance Services Ltd
freedominsure.co.uk
01223 446 914
Freedom Insurance Services make a donation to Myeloma UK for each policy sold, at no extra cost to you. Quote 'MUK' when you speak to them so they know that you would like this donation to be made.

Get Going Travel Insurance
getgoinginsurance.co.uk
0333 005 1075

Holidaysafe
holidaysafe.co.uk
0333 005 1062

Insurancewith
insurancewith.com
0333 005 1066

Insure and Go
insureandgo.com
0808 169 6589

InsureCancer (also trade as Medi TravelCover Ltd)
insurecancer.com
01252 780 190

It's So Easy Travel Cover (formerly It's So Easy Travel Insurance)
itssoeasytravelinsurance.com
01223 785 513

OK To Travel Insurance
oktotravelinsurance.co.uk
01223 446 920
OK To Travel make a donation to Myeloma UK for each policy sold, at no extra cost to you. Quote 'MUK' when you speak to them so they know that you would like this donation to be made.

Saga
saga.co.uk/travel-insurance
0800 056 9200

Travel Plus
travelpluscover.co.uk
02392 419 044
Travel Plus are currently arranging insurance in partnership with Nowicantravel. Travel Plus will 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

Travel Insurance 4 Medical
travelinsurance4medical.co.uk
0345 812 0040

World First Travel Insurance
world-first.co.uk
0345 908 0161

Insurance brokers

Insurance brokers do not supply insurance themselves; they look for 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
able2travel.com
01483 806 826

Compare the Market
comparethemarket.com/travel-insurance

JD Travel
jdtravelinsurance.co.uk
0344 247 4749

Just Travel Cover
justtravelcover.com
0800 294 2969
Just Travel Cover make a donation to Myeloma UK for each policy sold, at no extra cost to you. Use the phone number provided above and quote 'Myeloma UK' when you speak to them so they know that you would like this donation to be made.

Medical Travel Compared
medicaltravelcompared.co.uk

Paying Too Much
payingtoomuch.com
03330 606 299

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.

Admiral
admiral.com/travel-insurance
0333 234 9913

Marks and Spencer
bank.marksandspencer.com
0800 051 3263

Post Office Travel Insurance
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.

Other sources of information

MoneyHelper Travel Directory
moneyhelper.org.uk
MoneyHelper is a free and impartial service backed by the Government. Among other services, it has a searchable travel insurance directory for people who have a serious medical condition and are finding it difficult or expensive to get travel insurance cover.

Insurance standards and complaints

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

Citizens Advice
citizensadvice.org.uk
adviceni.net
England: 0800 144 8848
Wales: 0800 702 2020
Scotland: 0800 028 1456
Northern Ireland: 0800 915 4604
Citizens Advice offers free and independent information and confidential advice about consumer issues, including travel insurance and making a complaint.

Financial Ombudsman
financial-ombudsman.org.uk
0800 023 4567
The Financial Ombudsman Service helps settle complaints about businesses providing financial services, including insurance companies.

Key points

- You may find it harder or more expensive to get travel insurance when you have a diagnosis of myeloma
- It is very important to have insurance 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 (more than one month) to organise insurance
- You will likely need to give medical details to get a travel insurance quote. Giving medical details over the phone may be preferable as it can help to minimise misunderstandings about your individual situation
- 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 trying a number of different companies
- There are also medical travel insurance brokers that will shop around for suitable insurance for you

About this Infosheet

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.

The information in this Infosheet is not meant to replace the advice of your healthcare 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 **patientinfo@myeloma.org.uk**

Other information available from Myeloma UK

Myeloma UK has a range of information booklets available covering all aspects of myeloma 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 from Monday to Friday, 9am to 5pm and is free to phone from anywhere in the UK and Ireland.

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

Notes

Notes

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MyelomaUK

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

Trusted Information Creator
Patient Information Forum

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