

Macmillan Cancer Information and Support Centre
Travel Insurance Information - UHSM

- The following companies have a special interest in providing travel insurance to people with a medical condition. Hopefully one of them will be able to help you.
- You should be prepared with details of your medical history, treatment, and any medication you are currently prescribed or have a treatment plan to hand.
- Different companies use different criteria to decide whether or not they will issue insurance, or by how much the premium may increase with a diagnosis of cancer.
- Some companies charge extra to cover people with cancer, and the excess payable may vary a great deal, so it is worth shopping around.
 - Some companies will insist that you carry the European Health Insurance card when in Europe. This is available from the Post Office.



While we are unable to recommend any individual company we do welcome any feedback – positive or negative, about these companies, and whether they have been able to meet your needs. Please ring us on 0161 291 4876 and let us know how you have got on so that we can keep this list updated and of use to other people. Thank you.

- **AA TRAVEL INSURANCE** 0844 482 0808 www.theaa.com/insurance
If currently got a diagnosis of cancer, they will only insure for single trips, not annually. This is called 'One Stop Travel Insurance'.
- **ABLE2TRAVEL** 01892 839501 www.able2travel.com
All enquiries are dealt with on a case-by-case basis. Note: Adults 65-79 years - £130 excess for cancellation or curtailment (£40 loss of deposit) and medical claims only.
- **AGE UK TRAVEL INSURANCE** 0845 600 3348 <http://www.ageuk.org.uk/travelinsurance>
No upper age limit and cover pre-existing medical conditions wherever possible. Will not cover anyone with a terminal diagnosis.
- **ALL CLEAR TRAVEL INSURANCE** 0845 250 5220 www.allcleartravel.co.uk
Provides travel insurance for people with pre-existing medical conditions. Circumstances can be assessed for a quote by telephone or via the website. No upper age limit. Will not offer cover if life expectancy is less than 6 months. *Helpful staff.*
- **AVIVA** 0800 051 3606 www.aviva.co.uk
Will only insure anyone under the age of 70. If you are aged 70 or over you will be referred to All Clear Travel Insurance above. *We have received good feedback about their premiums, particularly for travel within Europe.*
- **CITY BOND SURE TRAVEL** 0845 6180345 www.citybond.co.uk
You may be transferred to a line for medical screening (Bombay!) or you can complete the medical screening online. You then are transferred back to City Bond to finalise the agreement. *We have had good feedback about this organisation.*
- **FREE SPIRIT SOLUTIONS** 0845 230 5000 www.free-spirit.com
People with secondary spread of cancer will only be offered insurance for trips to Europe. Any terminal prognosis – there will be no cover worldwide.
- **FREEDOM TRAVEL** 01223 446914 www.freedominsure.co.uk
Specialises in travel insurance for people with pre-existing medical conditions. Medical screening is undertaken and premiums are quoted in one phone call. They won't insure anyone with a terminal diagnosis.
- **GOODTOGOINSURANCE** 01279 621662 0844 334 0160 (5p per minute from a BT landline) www.goodtogoinsurance.com
Offer travel insurance for pre-existing medical conditions, including cancer, up to a high level of severity and even a terminal prognosis. No age limits on single trip or annual travel insurance. Online application form. *We have received positive feedback about the service and premiums.*
- **HIGOS INSURANCE SERVICES** 01458 270374 / 0845 450 4286 www.higos.co.uk/travel
Provide cover for pre-existing medical conditions. Not covered for claims arising from ongoing medical conditions.
- **HOLIDAY SERVICES** 01623 557592 www.askaboutinsurance.info
This company offers several different insurance schemes for those wanting cover to include their cancer condition. Alternatively phone and refer to the website www.holiday-services.org.uk

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➤ **INSURANCEWITH** 0845 2307439 www.insurancewith.com Created by someone who was diagnosed with cancer. Specialises in covering people with primary and stable secondary cancers. Offers worldwide cover, including the USA. *Positive feedback on screening process and helpfulness, but that they will not insure until 3 months after treatment is diagnosed and referred on to INSURE CANCER (see below). Dec 2014 – very positive feedback about helpful service and low premiums.*

➤ **INSURE BLUE** 01732 853411 www.insureblue.co.uk Specialises in cover for men with testicular and prostate cancer. Supports men's health projects and research.

➤ **INSURE CANCER (MEDI TRAVEL COVER LTD)** 01252 780190 www.insurecancer.com Offer policies specially designed for those living with active, metastatic, relapsed or terminal cancer to destinations worldwide including North America. Patients should be clinically stable and be travelling with the consent of their attending specialist Consultant. They will consider offering insurance to USA as well as other countries and will ask for medical details from your consultant. They may not cover until you leave the country i.e. not covered for cancellations but in some cases they will contact your consultant 6 weeks before you are due to travel, so they may cover for cancellations that arise after this date.

INSURE PINK 0800 0223213 www.insurepink.co.uk Specialises in providing insurance for women with breast cancer. They will not insure though if currently undergoing treatment. *A number of patients have had a very positive result using this organisation.*

JD TRAVEL INSURANCE CONSULTANTS 0844 2474749 www.jdtravelinsurance.co.uk

IT'S SO EASY TRAVEL INSURANCE 0844 3571315 www.itssoeasytravelinsurance.com A not for profit organisation. Provides travel insurance that includes medical conditions at a price that is affordable. Each person's medical condition is assessed individually. Do not cover a person undergoing chemotherapy – there needs to be a 3 month period since chemotherapy finished.

LEISURE CARE INSURANCE SERVICES LTD 01702 427161 www.leisurecare.co.uk A 'special care' policy is available for people with cancer related medical conditions. They normally offer insurance for travel to Europe only and usually under 65 yrs of age. However, they may consider different circumstances. They will normally send you a medical form that you must get your doctor to complete.

MAKESURE 0845 309 4439 www.makesureinsurance.co.uk May cover people undergoing chemotherapy and also people who have a terminal prognosis.

EDICI TRAVEL COVER LTD 0845 8800169 www.edicitravel.com Travel insurance for people with pre-existing medical conditions.

Master Travel Protection Plan 01268 783383 www.mtaonline.co.uk 'Medical Insurance Anywhere' produce a policy for pre existing medical conditions. Reasonable rates. The MIA master travel Protection Plan policy does not require a form or letter to be completed by a specialist or GP. *We have had very positive feedback about helpful service and very competitive quotes.*

PULSE INSURANCE 01280 841430 www.pulse-insurance.co.uk Specialise in providing travel insurance for people who are considered 'high risk' by the insurance industry usually.

TRAVEL INSURED (part of Manor Insurance) 0845 8501066 www.travelinsured.co.uk Cover for most pre-existing conditions. They consider each person as an individual and quote specifically for

WORLD FIRST 0845 90 80 161 — 0345 90 80161 www.world-first.co.uk/home/travel-insurance/medical-problems/cancer.aspx Cancer travel insurance if you've experienced cancer, or are receiving treatment for cancer. If you are on morphine, they cannot provide cover if there has been a spread or secondary cancer, chemotherapy in the last 3 months or if you are taking morphine and other strong pain killers.

DISCLAIMER Not exhaustive and patients have had varying success with the companies mentioned above. We cannot predict how each of these will deal with your particular case.

NOTICE All insurance companies' criteria for offering cover may change. All information provided was correct at the time of printing and will be rechecked annually.