




KIDNEY CANCER SUPPORT NETWORK

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Julia's Help Sheet TRAVEL INSURANCE FOR KIDNEY CANCER PATIENTS

We are repeatedly asked about where to find travel insurance at a reasonable cost following a diagnosis of kidney cancer.

This 'Patient to Patient Help Sheet' has been put together to pull all the recommendations regarding reasonable cover for travel insurance into one place. It is important you have details of your medical condition to hand before speaking with insurance companies or brokers as you will need to fully disclose as much information as possible about any pre-existing or existing medical conditions i.e., diabetes or a heart condition.

Please note the KCSN does not recommend any specific insurance company or broker. This help sheet has been compiled using information provided by other cancer patients or their families. The companies listed below are not guaranteed to provide you with insurance cover; they are companies that have been recommended by other patients based on their own individual experience.

Travel Insurance Companies

Cancer patients have recommended the following companies provide cover for a pre-existing or existing medical condition based on their own individual experience:

Insurance With

www.insurancewith.com

Tel: 020 3829 3875

MIA Travel Insurance

www.miatravelinsurance.co.uk

Tel: 0800 999 3333

All Clear Travel Insurance

www.allcleartravel.co.uk

Tel: 01708 339295

Blue Bear Travel Insurance

www.bluebeartravelinsurance.co.uk

Tel: 0344 482 3404

Staysure

www.staysure.co.uk

Tel: 0800 033 4902

Good To Go Insurance

www.goodtogoinsurance.com

Tel: 0330 024 9949

J.D. Travel Insurance

www.jdtravelinsurance.co.uk

Tel: 0844 2474749

Towergate Insurance

www.towergateinsurance.co.uk

Tel: 0330 123 2249

Bought By Many

www.boughtbymany.com

World First

www.world-first.co.uk

Tel: 0345 90 80 161

Post Office Insurance

www.postoffice.co.uk/insurance

Saga

www.saga.co.uk/insurance/travel-insurance

Tel: 0800 015 0757

The European Health Insurance Card (EHIC)

A valid EHIC gives you the right to access state-provided healthcare during a temporary stay in another European Economic Area (EEA) country or Switzerland. The EHIC is not an alternative to travel insurance. The EHIC covers treatment that is medically necessary until your planned return home. Treatment should be provided on the same basis as it would to a resident of that country, either at a reduced cost or, in many cases, for free.

It will not cover any private medical healthcare or costs, such as mountain rescue in ski resorts, being flown back to the UK, or lost or stolen property. It is also not valid on cruises.

It is therefore important to have both an EHIC and a valid private travel insurance policy in place before you travel. Some insurers now insist you hold an EHIC, and many will waive the excess if you have one.

Further information about the EHIC can be found here:

www.nhs.uk/NHSEngland/Healthcareabroad

Helpful Online Resources:

MoneySupermarket has a really useful online tool to compare prices and policies for those with pre-existing medical conditions. It also has some useful information regarding travel insurance for those with a diagnosis of cancer. You can access the page here:

www.moneysupermarket.com/travel-insurance

Cancer Research UK has a very helpful page all about travel insurance and the options for people who have or have had cancer. The page includes information such as why it is important to have insurance, the European Health Insurance Card (EHIC) and what you need to tell insurance companies. You can read it here:

<http://www.cancerresearchuk.org/about-cancer/coping-with-cancer/coping-practically/travel/travel-insurance>

Useful Tips:

When considering taking out travel insurance remember to consider the following:

- Include reimbursement/cancellation costs should you need to cancel your trip due to ill health
- Potential medical expenses (including GP, drugs and hospital) should you require treatment whilst abroad, including repatriation (being flown home in an emergency). Many airlines will not repatriate patients taken ill whilst on holiday on normal scheduled flights, it is quite likely a medical flight, including accompanying doctors nurses and equipment will be needed to get you home.
- Your carer and any travel companions should also be covered in case they need to return with you if you are taken ill either before or during your trip.
- Ask for the cost of an annual policy and compare to that for a single trip, as they might be similar.

Please help other patients:

Please keep us updated with useful information that will help other cancer patients trying to get reasonable travel insurance. You can email us with your tips so we can regularly add to this resource. Please email us at: team@kcsn.org.uk or visit our website www.kcsn.org.uk.

Thanks to all the KCSN members for their input, and especially to Julia for her patience and willingness to collate this information to help and support others.

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