



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 medical conditions i.e., cancer, 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 for the provision of cover for a pre-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

Towergate Insurance

www.towergateinsurance.co.uk

Tel: 0330 123 2249

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

Global Health Insurance Card (GHIC) and European Health Insurance Cards (EHIC)

Global Health Insurance Cards (GHIC) and European Health Insurance Cards (EHIC) give you the right to access emergency state-provided healthcare during a temporary stay in the European Union (EU). European Health Insurance Cards (EHICs) are valid until their expiry date. UK residents can apply for a GHIC when their current EHIC expires.

The GHIC is not an alternative to travel insurance. The GHIC 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 a GHIC and a valid private travel insurance policy in place before you travel. Some insurers now insist you hold a GHIC, and many will waive the excess if you have one.

For most people, GHICs are not valid in Norway, Iceland, Liechtenstein and Switzerland (outside the EU); however, you can use a UK passport to get medically necessary treatment in Norway. A GHIC is free of charge. Be aware of unofficial sites that may charge if you apply through them. Click here for further information about the GHIC and who can apply:

<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/>

COVID-19 and Travel Insurance

Some insurance companies include enhanced cover relating to COVID-19 on specific policies. Cover may include cancellation if you or anyone insured on your policy test positive for COVID-19 before you travel, emergency medical treatment in case you contract COVID-19 whilst abroad, or cancellation cover if you are denied boarding due to a positive COVID-19 test. You should carefully check the policy wording with regard to COVID-19 when considering travel insurance.

Insurance companies will not provide cover if you are travelling against Foreign, Commonwealth & Development Office (FCDO) travel advice. You should check the latest government/FCDO advice before you travel. Further information is available here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>

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 you will be repatriated on a medical flight, including accompanying doctors, nurses and equipment needed to get you home.
- Your carer & 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 the cost for an annual policy and compare to that the cost for a single trip as they might be similar.

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. <https://www.moneysupermarket.com/travel-insurance/pre-existing-medical-conditions/?source=CRM-09D3D714&crmuserid=2245021>

Cancer Research UK has a helpful resource on travel insurance and options for people who have or have had cancer. The page includes information such as why it is important to have insurance and what you need to tell insurance companies. <https://about-cancer.cancerresearchuk.org/about-cancer/coping/practically/travelling-with-cancer/travel-insurance/getting-travel-insurance>

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. team@kcsn.org.uk

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Page 2/2