

28. Travel Insurance

Due to the COVID-19 pandemic travel at home and abroad has been severely restricted. For up-to-date government guidance on the travel corridor please visit www.gov.uk

From 31st December 2020 there could be further restrictions due to the UK leaving the EU

Issues to consider when going on holiday

Whether you are thinking of going away in the UK or abroad, the first thing to do is to talk to your cancer doctor to check you are fit to travel. What you need to do will depend on where you want to go and how well you are. You should allow plenty of time to make any special arrangements.

Be realistic - places you have been before may not be suitable now. Think about what you need and make sure your destination is suitable. For example, if you tire easily and can't walk long distances, check that the facilities you need are close to where you are staying.

Many travel companies have medical officers. They can help you decide if you are well enough to travel and if it is practical. They can also arrange early boarding, wheelchairs, special diets and oxygen if you need them. Make sure you are clear about what your travel company will provide. It is worth shopping around as prices can vary.

Travelling and your physical needs

How your physical needs affect your trip will depend on when and where you want to go, as well as on the type of cancer and treatment you've had. Your needs may be different if you go away before, rather than during or after, your treatment.

You may need to consider:

- Feeling tired after a course of treatment
- Being at more risk of getting an infection
- Being more sensitive to the sun, from either radiotherapy or some cancer drugs
- Feeling sick
- Having diarrhoea
- Coping with physical changes, for example after surgery

None of these possible problems should stop you going away. In fact a break may help you to recover and feel that you are getting back to normal. But it is worth thinking about where it is best to go and what you will need while you are away.

Before you decide when and where to go, think about :

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- Whether to holiday in the UK or abroad?
- Whether you need privacy after coping with a physical change?
- What the climate will be like?
- Whether you need a place to stay that has wheelchair access?

Getting travel insurance

Travel insurance can be more difficult to get when you have had cancer and may take longer to arrange. There are two areas of concern for your insurance company - whether you may have to cancel your trip, or whether you may become ill on holiday.

To cover your fitness to travel, you will usually have to supply a letter from your cancer specialist. You do have to consider emergencies, however unlikely that may seem. It is vital to have travel insurance because you may have to be brought home if you do become ill. This can cost a lot of money but your travel insurance will cover the cost for you.

You are likely to find it more difficult to get insurance for some countries than for others. The USA can be particularly difficult because medical care is so expensive there. If you needed treatment there, the insurance company know that it could cost them a lot of money.

Vaccinations

To visit some countries you will need vaccinations before you leave. If you are having certain cancer drugs or have a weakened immune system, you may not be able to have certain vaccinations. Check with your doctor before you have any.

Flying

Your cancer or treatment may affect your journey planning - for example, your risk of infection, or whether you are more prone to blood clots.

Medicines you may need to take

If you are taking any medicines, you should plan how much you need to take with you and get those prescriptions before you go. If you are taking any controlled drugs, such as morphine based painkillers, you may need to make special arrangements.

Arranging an oxygen supply

If you need oxygen during the day or at night, you will need to make arrangements for a supply where you are staying. You also need to consider if you will need oxygen for your journey to and from your holiday destination.

Living With and Beyond Cancer Information Sheet

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- Resources/Information

Resources: Travel Insurance Companies Recommended by the Upper GI Support Group

www.goodtogoinsurance.com	Tel: 0300 024 9949
www.age.org.uk	Tel: 0808 389 4852
www.allcleartravel.co.uk	Tel: 0800 1698 6782
www.onestop4.co.uk For travellers with extensive pre-existing medical conditions	Tel:0800 848 8448
www.world-first.co.uk	Tel: 0345 9080 161
www.insurancewith.com Eg Annual multi-trip +USA +cruise for 2 people £691—2018 prices	

National Resources:

Macmillan Cancer Support Line www.macmillan.org.uk Call 0808 808 00 00 — Open 7 days a week 8am—8pm	Calls are free of charge from all consumer landlines and mobile phones plus all mobile networks. Please note that calls to this number are not free when made from outside the UK. If you are calling from outside of the UK call on +44 207 091 2230
Macmillan on-line Community	Online support— to share experiences or vent your emotions find others who understand—join today!
Marie Curie Support Line — Living with a terminal illness and looking for support www.mariecurie.org.uk/help/support/marie-curie-support	Calls are free of charge from all consumer landlines and mobile phones plus all mobile networks. The Support Line is open 8am – 6pm Monday to Friday and 11am – 5pm Saturday

Other Resources :

Macmillan Booklets:	Travel Insurance Checklist
	Travel and Cancer e-book or MAC 11667
Finance leaflet: https://www.macmillan.org.uk/cancer-information-and-support/impacts-of-cancer/insurance-and-cancer	