

## TRAVEL INSURANCE ADVICE

Travel Insurance is often a bit of a minefield when you have a low-grade brain tumour, because, for some companies, you don't fall neatly into one of the insurance categories.

In many cases you will need to provide a letter from one of your medical team to confirm your medical status, though usually a letter from your GP will be acceptable.

Getting travel insurance if you are going to travel overseas is important. When you look for insurance, you should consider all the risks associated with travelling, including cancellation of the holiday or loss of baggage, as well as health-related issues.

When you approach companies you may be offered insurance with a higher premium because of your, or a member of your family's, medical condition, or you may be offered insurance with a cancer-related exclusion - this means that you would not receive cover for a claim that is related to your condition. If you take any kind of exclusion you should make sure you understand exactly what you are and are not covered for.

### European and Global Health Insurance Cards

The European Health Insurance Card (EHIC) entitles UK residents to free or reduced cost emergency treatment when temporarily visiting the European Union (EU) and certain other European countries. Now that the UK has left the EU, you can no longer apply for a new EHIC. **However, they are still valid until the expiry date.**

They are being replaced by Global Health Insurance Cards (GHIC). Your GHIC entitles you to free or reduced cost state-provided healthcare where treatment becomes medically necessary during a temporary visit to the European Union (EU).

You may also be covered for necessary healthcare when you visit some non-EU countries. Find out more on the [GOV.UK foreign travel advice](#) pages.

Your card gives you access to treatment at the same cost as residents of the country you are visiting. In some countries, state healthcare is not completely free to residents and you may have to pay a contribution towards the cost of your treatment. You will not be able to claim the money back for this contribution.

The GHIC is not an alternative to travel insurance. Make sure you have a valid private travel insurance policy before you travel, as well as your GHIC – your insurance company may not cover the cost of treatment that the GHIC allows..

You can apply for a GHIC card [here](#)

The GHIC card is free and renewals are also free, so you should avoid any websites that charge to apply for a GHIC or renew it on your behalf.

Below are details of some companies that offer travel insurance and have been **recommended** by brain tumour patients or their families:

### **Goodtogoinsurance.com**

Goodtogoinsurance.com provides travel insurance which is specially designed to cover travellers who've had trouble getting cover from a standard insurer due to their medical conditions. They can cover all types of medical conditions, including brain tumours, up to a high level of severity and can also consider those with a terminal prognosis.

Whether you prefer to get a quote online, or by phone, it is easy to declare your medical conditions and in most cases cover can be issued immediately.

[www.goodtogoinsurance.com](http://www.goodtogoinsurance.com)

### **Insure Cancer**

This company's sole purpose is to provide travel insurance to those affected by cancer. As the UK's only specialist cancer insurance provider their policies provide protection that includes full cover for the diagnosis of cancer. Their policies are therefore specially designed for those living with cancer and they routinely provide cover for those with active, metastatic, relapsed or terminal cancer to destinations worldwide including North America. Each case is individually underwritten.

[www.insurecancer.com](http://www.insurecancer.com)

### **Free Spirit**

Offers specialist travel insurance for people with pre-existing medical conditions, including cancer. A medical assistance service is included in the policy and is available 24 hours a day, 365 days a year. Will consider worldwide cover for secondary cancers and terminal conditions.

[www.free-spirit.com](http://www.free-spirit.com)

### **Insure and Go**

"I bought my son annual travel insurance with the Insure and Go online. However, I clarified with them (twice) on the phone and was open about my son's condition. Where it asks you to disclose medical conditions you say none. They told me that it was quite alright to do this and it would not invalidate the travel insurance to in effect tell a fib. Of course it is understood that you will not be covered for anything related to the BT".

[www.insureandgo.com](http://www.insureandgo.com)

### **Columbus Direct**

Columbus can provide you with an online quote for travel insurance - insurance for two weeks in Crete cost a family just £37, which included cover for a member with brain cancer.

[www.columbusdirect.com](http://www.columbusdirect.com)

### **World First**

World First have been insuring travellers with health problems since 1973. They offer specialist medical travel insurance for thousands of pre-existing conditions.

[www.world-first.co.uk](http://www.world-first.co.uk)

Other companies to try are:-

### **Freedom Travel Insurance**

Specialises in arranging travel cover for people with pre-existing medical conditions. Attempts to provide a 'one-stop shop' where a medical screening is undertaken and premium quoted in a single phone call. They won't insure anyone with a terminal diagnosis.

[www.freedominsure.co.uk](http://www.freedominsure.co.uk)

### **Insurance with**

Insurancewith is a travel insurance provider that specialises in covering cancer. The company was created by someone who was diagnosed with cancer and covers primary and stable secondary cancer. It offers worldwide cover, including the USA.

[www.insurancewith.com](http://www.insurancewith.com)

### **JD Travel Insurance**

"Sympathetic, confidential, and experienced in arranging travel insurance for people with all types of conditions".

[www.jdtravelinsurance.co.uk](http://www.jdtravelinsurance.co.uk)

### **Staysure**

Will cover pre-existing medical conditions. Their specialist medical travel insurance offers all the benefits of Staysure's standard travel cover. Staysure partner with an expert underwriter who specialises in providing medical condition cover for all types of pre-existing medical conditions, including cancer.

[www.staysure.co.uk/travel-insurance/cancer](http://www.staysure.co.uk/travel-insurance/cancer)

### **Boots Travel Insurance**

Boots travel insurance policies claim to cover pre-existing medical conditions such as cancer for affordable prices.

[www.bootstravelinsurance.com/medical-travel-insurance](http://www.bootstravelinsurance.com/medical-travel-insurance)

### **Get Going Insurance**

Specialists in medical travel insurance.

[www.getgoinginsurance.co.uk](http://www.getgoinginsurance.co.uk)

### **Towergate Insurance**

Specialist single or annual multi trip travel insurance for those with pre-existing medical conditions. Our trustee Linda had difficulty getting through on the 0330 number, here's an alternative number to try 0203 829 3822 – you will then be put through to the relevant department. Remember that both these numbers are charged at the standard rate!

[www.towergateinsurance.co.uk](http://www.towergateinsurance.co.uk)

### **All Clear Insurance Services**

If you care for someone with a brain tumour and are looking for holiday insurance cover to include the person in your care in case he/she becomes ill while you're away, try this company who didn't charge any extra for this, the criteria being "if there is no reason to believe that he/she will suddenly deteriorate".

[www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

### **Medical Travel Compared**

Since launching in 2013, this site has helped thousands of people with medical conditions find travel insurance that gives them the cover they need for their condition at a competitive price. They work with insurance providers that specifically cover medical conditions - companies like Saga, Good to Go & Free Spirit. *It must be noted that this site does not come with a personal recommendation.*

<https://medicaltravelcompared.co.uk/>

Another good source of advice and help can be found on the [MacMillan Cancer Support website](#)