# Travel insurance and planning

Tips and advice for people affected by cancer

**Many people affected by cancer can travel. Your plans should be based on medical advice, the right insurance, your medicines, your energy levels, and what support you would have if things changed while you were away.**

This resource can help you plan a trip if you have cancer now, or if you have had cancer in the past. It helps you get ready, ask useful questions, compare travel insurance, and keep important notes in one place. It does not replace advice from your medical team, insurer, solicitor, or financial adviser.

## How to use this guide

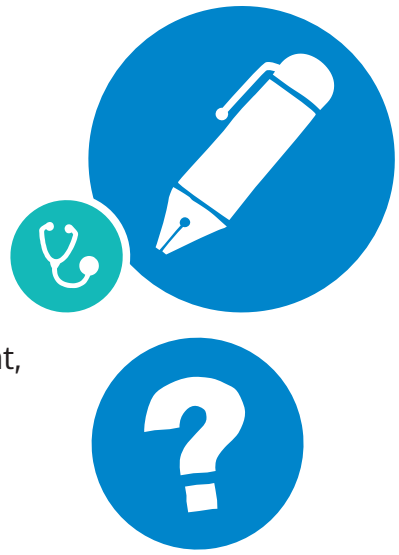
- Use the headings to make note of the things you already know, and the things you need to find out before booking your holiday or buying insurace.
- Use the questions when you speak to your medical team, insurer, travel company, or airline.

## Information to collect before you book or buy insurance

### My travel and health information

Gather the information below as you may need it before you speak to your medical team, insurers, travel companies, or airlines. Write it down in a way that's easy for you to reference if asked. You do not need to know every answer straight away.

- My diagnosis or cancer history, and date diagnosed
- Treatment I am having now, have had recently, or have planned before I travel
- Current symptoms or side effects
- Medicines, injections, or medical equipment I need
- Healthcare team contact details
- Destination and travel dates
- Planned activities, excursions, or sports
- Someone who is travelling with me or helping me plan



### Questions to ask my medical team

- Is it safe for me to travel to this destination now?
- Are there any risks for me, such as flying, infection, blood clots, heat, altitude, vaccinations, recent surgery, or treatment?
- What symptoms mean I should get urgent medical help?
- Do I need a medical summary, fit-to-fly letter, medication letter, or medical equipment information?
- Is there anything I should avoid while I am away?



Continued →

Registered Charity No. 1054015
tenovuscancercare.org.uk

tenovus
cancer care
gofal canser

# Travel insurance

## Questions to ask insurers

It's ok to ask insurers for clear answers before you buy. You can take notes, ask someone to help, and take time before you decide. If something isn't clear, ask the insurer to explain it in plain English.

- Does this policy cover my cancer diagnosis and any problems linked to it?
- What cancer-related things are not covered?
- Would I be covered if I had to cancel the trip?
- Would I be covered for emergency treatment, hospital care, or getting home if I became seriously unwell?
- Are the people travelling with me covered if my health affects the trip?
- Can you send me the cover, exclusions, and screening result in writing?

Pause and ask for more information before you buy a policy or travel if:

- claims linked to cancer are not covered;
- you are not sure whether cancellation, emergency treatment, side effects, hospital care, or getting home are covered;
- the insurer will not confirm the details in writing;
- your health, treatment, medicines, scan results, or medical advice changes before you travel.

## Comparing policies

It's important to consider your options and compare to find a policy that works for you. Use this grid to compare different policies and the cover provided.

| Policy detail | Provider 1: | Provider 2: | Provider 3: |
|---|---|---|---|
| Does it cover cancer related conditions? | | | |
| Does it cover cancellation or cutting the trip short? | | | |
| Emergency medical cover limit | | | |
| Does it cover getting me home if I am seriously unwell? | | | |
| Travelling companion cover | | | |
| Exclusions or restrictions | | | |
| Amount I must pay towards a claim | | | |
| Total cost | | | |
| Written confirmation received? | | | |

Continued →

### If cover is refused or the quote is very high

If cover is refused, cancer-related claims are not covered, or the quote feels too expensive, pause before you decide. Ask for more information and check whether anything has been misunderstood.

- Ask what information the decision or quote was based on.
- Check that your answers were recorded correctly.
- Ask for the decision, exclusions, quote, and reference number in writing.
- Try specialist insurers if you need to.
- Ask a support organisation or someone you trust to help you compare options.

### Keep a record of calls and emails

When you speak to providers, make sure to note down the following information:

- Date
- Organisation and / or person spoken to
- What I asked
- What they said
- Reference number
- Follow-up needed



## Preparing for your trip

In the lead up to your trip, here's a list of things that you should double check and prepare:

### Medical checks

- Talk to your medical team about where you are going, when you are going, how you will travel, where you will stay, and what you plan to do.
- Ask what you need to do before you travel.
- Ask if you need any letters, certificates, or medical information to take with you.

### Support and communication

- Think about asking someone you trust to help with calls, appointments, notes, or decisions.
- Write down who can speak for you if you need help.
- Write down what information you are happy for others to share.

### Documents to prepare

- Keep your insurance policy, emergency number, travel documents, and booking details together.
- Take any medical letters, medicine lists, prescriptions, certificates, or medical equipment information you need.
- Keep paper copies and secure digital copies.

### Medicines, supplies, and practical planning

- Pack important medicines in your hand luggage.
- Take extra supplies if your medical team says this is safe.
- Keep medicines in their original packaging if you can.
- Ask what to do if medicine is lost, delayed, damaged, or a dose is missed.
- Take enough supplies for any medical equipment, injections, dressings, or devices you use.
- Some cancer treatments can make skin more sensitive to sunlight. You may want to:
  - use high-factor sunscreen;
  - wear protective clothing, a hat, and sunglasses;
  - stay out of strong sun where possible.

Continued →

## Flying

- Ask your medical team whether flying is safe for you. Ask about risks such as blood clots, low oxygen levels, recent surgery, infection risk, fatigue or breathlessness. Flying may need extra medical advice, or may not be advised, if you have serious breathlessness, significant anaemia, recent brain surgery, or another concern your doctor has told you about.
- Check airline rules before you travel if you need to carry medical equipment or sharps.
- Contact your airline before you travel if you need wheelchair help, oxygen, medical equipment support, or other assistance.

## Emergency plan while away

Fill in this section before you travel. Keep a copy with your travel documents, save key numbers in your phone, and give a copy to your support person if you have one.

| Emergency information | Details |
|---|---|
| Travel insurer emergency assistance number | |
| Local emergency number | |
| Nearest hospital or urgent care service | |
| Symptoms that mean I should seek urgent help | |
| Healthcare team contact at home | |
| Person to contact at home | |