



We know sometimes it can be difficult for kidney cancer patients to organise cover for travel insurance when taking a holiday or travelling to visit family or friends abroad. James Whale Fund for Kidney Cancer has therefore put together this information sheet to help make this process a little easier for you.

This information sheet details general information regarding travel insurance and cancer. It also provides a list of insurance associations and a number of companies who, we are aware, will consider travel insurance for pre-existing medical conditions such as kidney cancer.

Please note

James Whale Fund for Kidney Cancer do not recommend any particular insurance company, broker or product. This information is intended as a guide to help you make your own informed decisions. We are passing this information on in good faith. James Whale Fund for Kidney Cancer has compiled this list from recommendations based on the experiences of our patients and their families, and from discussions with the relevant insurance associations.

You may also find it useful to read the discussions regarding travel insurance on the patient forum on our Kidney Cancer Support Network at www.jameswhalefund.org

Please do let us know your own experiences so we can update this list as necessary.

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Association of British Insurers

General information

Whether you obtain travel insurance when you go abroad is your own personal decision; however, you should bear in mind any potential medical expenses you may incur should you require treatment abroad, or if you need to cancel your trip beforehand due to health reasons (see examples below).

If you don't have travel insurance, or if you take out a policy that excludes any cancer related issues, then the potential costs to you could be extremely high. This is particularly relevant if you are travelling to a country with high treatment costs such as the USA, or should you need to be flown home in an emergency.

You should also consider the people who will be travelling with you. These people may need to be covered in case YOU are taken ill either beforehand or during your trip. It is important that you read the policy carefully as some insurers will not cover the other members of your party if they are insured separately, and they have not declared they are travelling with a person who has cancer.

Should you be taken ill whilst abroad and need medical repatriation back to the UK, the Association of British Insurers (ABI), have provided the following examples of the costs that may be incurred:

£25,000-£30,000 Medical repatriation from North America

£5,000-£10,000 Medical repatriation from Europe.

Additionally, in the event you are taken ill before your trip and are unable to travel, the level of cover reimbursed by insurance companies because of cancellations is typically £3,000 - £5,000 per claim. It is important to check the level of cover provided by your policy to avoid being underinsured in the event of a claim.



Why is it sometimes difficult to obtain travel insurance if you have cancer?

If you have been diagnosed with kidney cancer, an insurer will refer to this as a **'pre-existing condition'**. The insurer will ask you a number of questions about your cancer (this is known as medical screening). This helps them to assess the likelihood of you making a claim and the potential costs they may have to pay out. This is called an **'assessment of risk'** and is based primarily on their claims experience over a period of time, not just on your individual situation. Specialist insurers are therefore likely to have more claims data relating to the area they specialise in, and this helps them assess those risks more accurately. It may be a good idea therefore, to have an outline of your medical history handy when you contact insurance companies for quotes, and to make sure you give all the companies the same details so you are comparing like to like. Fortunately, many insurance companies are now looking at cases individually rather than refusing to insure everyone who has had cancer.

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Travelling within the European Union

If you are a UK resident, you are entitled to medical treatment at reduced cost or sometimes free, if it becomes necessary when temporarily visiting a European Union (EU) country, including Iceland, Liechtenstein, Norway or Switzerland. Only treatment provided under the countries' own state scheme is covered.

However, to obtain any treatment if you are taken ill while in the EU you will need to have a European Health Insurance Card (EHIC), and you must take this card with you when you travel. Saying you are a citizen of a member state if you are taken ill is not good enough. Applying for a card is free and is then valid for up to five years.

You can apply for a card online at www.ehic.org.uk

Or telephone the **European Health Insurance Card (EHIC)** organisation on **0845 606 203** (please note this is also a general enquiry line)

Please note

The European Health Insurance Card is NOT an alternative to travel insurance and does not cover repatriation costs or cancellation reimbursement.

You can also pick up an application form at the Post Office.

Further information about the EHIC can be found on the NHS website at www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/Introduction.aspx



Insurance Associations, Companies and Brokers

The companies listed below are intended as a guide only to help you make your own informed decisions. James Whale Fund for Kidney Cancer has compiled this list from the recommendations based on the experiences of our patients and their families, and from discussions with the relevant insurance associations. We cannot guarantee that a company will definitely insure you. Please do let us know your own experiences so we can update this list as necessary.

Association of British Insurers (ABI)

www.abi.org.uk

020 7600 3333

The ABI is the voice of the UK's insurance industry. The Association has around 400 member companies, which between them provide around 90% of domestic insurance services sold in the UK. The ABI provides useful information to commonly asked questions regarding obtaining travel insurance. It also provides details on specialist travel insurance brokers and health support groups.

Association of Travel Insurance Intermediaries (ATII)

The ATII has a number of member companies that provide cover for people with pre-existing medical conditions. All the companies listed below have the ability to provide cover for patients with cancer.

Good To Go Insurance

www.goodtogoinsurance.com

0844 704 8757

InsuranceWith

www.insurancewith.com

0845 230 7159

Free Spirit

www.free-spirit.com

0845 230 5000

InsureCancer Medi TravelCover Ltd

www.meditravelcover.com

01252 780 190

0845 649 0190

British Insurance Brokers' Association (BIBA)

www.biba.org.uk

0870 950 1790

BIBA have a consumer 'Find a Broker' helpline which specialises in finding insurance for those who have specialist risks. The call centre will take the details of the type of insurance cover you are looking for and call around a number of insurance brokers until they find one who is able to offer cover.

Recommended by patients

J.D. Travel Insurance Consultants

www.jdtravelinsurance.co.uk

01689 859 102

Specialise in all types of pre existing medical conditions. Each application is assessed on its own individual merits. One insurer they use has a health declaration that if a cancer patient is at least 12 months clear of any cancer related treatment other than regular medication and regular check-ups, then the cancer is covered under normal terms of the policy. Be sure to check this when you call and give as many details as you can.

MIA Travel Insurance

www.miaonline.co.uk

01268 782 745

Specialise in all pre-existing conditions. All applications are considered on a case-by-case basis.

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Travel insurance and kidney cancer factsheet



We know there may be other questions that have not been covered above, therefore please do not hesitate to contact **James Whale Fund for Kidney Cancer Patient Support Team** for further information:

Kidney Cancer Careline

 **0330 111 2 333**

 **kcc@jameswhalefund.org**

Monday, Tuesday, Thursday & Friday 10am - 4pm

Wednesday 10am - 6pm

Saturday & Sunday 4 - 6pm

Outside of these hours, you can leave a message and we will call you back.



Or visit our patient & carer support forum at **www.jameswhalefund.org**

We would like to thank the Association of British Insurers (ABI), and patients who have helped us put this information sheet together.

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James Whale Fund for Kidney Cancer, Patient Support
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