

# Travel insurance if you're affected by lymphoma

This information is about travel insurance if you are affected by lymphoma and planning to travel to another country.

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We have separate information about the topics in **bold font**. Please get in touch if you'd like to request copies or if you would like further information about any aspect of lymphoma. Phone 0808 808 5555 or email [information@lymphoma-action.org.uk](mailto:information@lymphoma-action.org.uk).

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## What is travel insurance?

Travel insurance helps to cover the costs of things that don't go to plan while you're travelling away from home – like cancelled flights and lost baggage.

Your travel insurance policy lists what you are covered for, including **your level of cover**.

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## Medical cover

Many travel insurance policies include medical cover. This **might** cover costs such as:

- any unexpected **treatment you need for your lymphoma** while you're away
- your travel if you need to travel home sooner than planned.

The **cost of medical cover** varies according to your individual situation. Insurers take into account your age and the answers to the **medical screening questions** they ask you.

It's important to read and understand all the information written in your policy document. If there's something you don't understand, ask the insurance company to explain it to you.

### If you need to make a claim

The insurer might pay for large expenses such as hospital bills. However, you might need to pay for smaller costs yourself first (such as the cost of seeing a GP or over-the-counter medicines) and then claim the money back later. Check your policy before you travel.

Tell your insurer as soon as possible about any costs you need to pay for. Wherever possible, do this **before** you have any treatment.

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## Is travel insurance more expensive for people who have lymphoma?

Insurers usually expect that there is a higher likelihood of people who have a health condition making a claim. This is why travel insurance can be more expensive for people with lymphoma. Some companies might not cover you if you are currently having treatment.

### Medical screening questions

To work out the cost of the cover (premium), insurers consider how likely it is that they will need to help you with costs. They ask you medical screening questions and calculate:

- how likely you are to cancel your trip
- how likely you are to become unwell when you're away
- the cost of any medical treatment you might need while you're away.

The list below gives a general idea of the sorts of questions you might be asked by an insurance company. It can be helpful to have this information ready before you start looking for insurance.

If you have more than one medical condition, you'll be asked separate medical screening questions for each of them. This is so that your insurance company can offer you a suitable policy.

- What is your lymphoma diagnosis? This includes its **type** and **stage**, if relevant.
- Have you had **treatment** for your lymphoma? If so, what treatment have you had?
- Are you having treatment at the moment?
- Have you finished treatment? Note that some companies count being on **maintenance therapy** as 'having treatment' while others do not.
- When was your last hospital check-up?
- When is your next planned hospital appointment?
- Are you taking any medication, including strong painkillers?
- Do you have any upcoming **tests or scans**, or are you **waiting for test results**?

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**If anything changes once you've answered the medical screening questions, make sure you tell your insurer – otherwise you might not be covered if you need to make a claim.**

Aileen Chadwick, Macmillan Clinical Nurse Specialist

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Answer the questions honestly. You might want to talk them through with a member of your medical team, such as your clinical nurse specialist. If you don't tell your insurance company everything they need to know about your health, you might not be covered if you need to make a claim.

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## Travel insurance policies

Your policy lists exactly what you are covered for. Ask your insurer to explain anything you are unsure about.

Some of the things to consider are:

- **level of cover**
- **single of multi-trip cover**
- **any policies you already have in place (existing policies)**
- whether your bank offers travel insurance – you might be able to upgrade your account to provide cover in some situations, so it can be worth checking.

If there are any changes to your health, let your insurer know **before** you travel. This gives you a chance to update your policy with them so that you are more likely to be covered if you need to make a claim.

## Level of cover

There are different cover options. Think about how much you are willing and able to pay, and what an insurance company is offering for the price.

A company might offer cover for:

- **all** medical conditions, **including** your lymphoma
- all medical conditions **except** for your lymphoma – this is known as an **'exemption'** or **'exclusion'** policy.

## Exemption policies

Exemption policies are usually cheaper than cover that includes your lymphoma.

However, that might mean you're not covered for a health issue that **could** (even if unlikely) be linked to your lymphoma. For example:

- You might develop heart problems. Although your lymphoma might not be the cause of these, an insurer could refuse to cover you if there **could** be a link between **chemotherapy** drugs you've had in the past and your heart problems now.
- If you develop an illness linked to having a lowered **immune system**, an insurance company could argue that this **might** be connected to your lymphoma and therefore would not cover you in an exemption policy.

If you are thinking about choosing cover that excludes your lymphoma, discuss this first with your medical team.

## Single-trip and multi-trip cover

Consider whether it would be more suitable for you to take single-trip or multi-trip cover.

- **Single-trip insurance** offers insurance for one round-trip only.
- **Multi-trip insurance** offers insurance for a fixed time period (for example, a year, as in the case of an 'annual policy') and you are covered for any number of trips you take within this time.

Even if you plan to make more than one trip, a single-trip policy could be cheaper than a multi-trip policy. This is because your risk might be considered lower by the time you next need cover, which would lower the price.

## Existing policies

If you already have an annual travel insurance policy, tell your insurer about your diagnosis of lymphoma. They might agree to cover you for your lymphoma for an additional one-off cost. If you don't tell them, you are unlikely to be fully covered if you need to make a claim.

Your existing insurance company might not offer cover for your lymphoma. You could look at getting separate insurance from another company to provide this cover.

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## Where can I find travel insurance?

You can usually get a rough idea of the type and price range of insurance that's available to you by searching online. However, you usually need to speak to a company on the phone to answer their **medical screening questions**. The final price is usually higher than the initial online quote.

You might find it helpful to talk to our **helpline** about travel insurance before getting in touch with insurance providers.

Searching for travel insurance can be tiring, and it can be emotionally difficult to answer questions about your lymphoma. Although you will need to answer the questions yourself, you could ask someone to be with you for support. You might also find it helpful to limit the number of companies you approach in a day. You can also find tips from members of our closed Facebook group, who have shared their **top tips for travel**.

Below, we list some insurance providers you could try. The cover a company offers depends on your individual circumstances, so we're unable to recommend specific companies.

Insurance providers include:

- **General insurers and brokers** – some general insurance companies and brokers might offer you cover. This is more likely if you've been in **remission** (disappearance or significant shrinkage of lymphoma) for a number of years.
- **Specialist travel brokers** – provide cover for people who have medical conditions.
- **High street banks and building societies** – some offer travel insurance if you have an account with them.
- **Credit card companies** – some offer travel insurance if you pay for your trip using their credit card.
- **Private healthcare insurance** – some companies offer travel insurance. Some employers offer private healthcare as part of their employee benefits package.
- **Package trips** – companies who provide these often offer travel insurance, although it can be very expensive.

Not all companies offer cover for pre-existing medical conditions. You might find it helpful to look at price comparison websites as some include companies that do.

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# Frequently asked questions about travel insurance and lymphoma

We answer some questions people often have about travel insurance and lymphoma. Your medical team and travel insurers can give you advice and information specific to your situation. You can also find up-to-date information about **foreign travel insurance** on the UK Government website.

## Why should I speak to my medical team before I travel?

Your medical team can advise you on whether your **plans are safe**. Your consultant or clinical nurse specialist might also have useful suggestions for finding travel insurance based on what they've heard from other people affected by lymphoma.

Your travel insurance company might ask that you have a 'fit to travel' certificate from your GP. If you're travelling by aeroplane, this is sometimes called a 'fit to fly' certificate. Ask your GP surgery how much they charge for one. It usually costs £20 to £40. You'll need a fit to travel note each time you travel, even if you have **multi-trip cover**.

## Does having lymphoma make it difficult to get travel insurance?

Different insurers take different approaches to providing cover for people who have a pre-existing medical condition such as lymphoma. For example:

- Some won't offer insurance at all because they think the risk of you making a claim is too high.
- Some might offer only **cover that doesn't include your lymphoma**.
- Most do not offer insurance to people who are having **treatment**.
- Many won't offer cover for a set amount of time after finishing treatment – this is often 12 months.

A company might not offer you cover if another insurer has already said they won't. Some people make a general enquiry first to find out what cover a company could provide, before going ahead and getting a detailed quote straightaway.

## What should I take with me when I travel?

When you travel, take:

- your insurance policy number
- the contact details of your insurance
- your last hospital letter or email.

Some people take a photo of these details to access on their mobile phone. You could also email them to yourself if you'll have access to your emails while you're away.

## What healthcare is available to me when I'm away from home?

The healthcare available to you differs according to where you are travelling.

The UK government website has information about:

- the [UK Global Health Insurance Card \(GHIC\)](#) card, which lets you get state healthcare in Europe at a reduced cost and, sometimes, for free
- [reciprocal healthcare agreements with some non-EU areas](#), which allow UK citizens or residents to get free or reduced cost healthcare when visiting these areas.

## If I'm travelling with other people, should we all use the same insurers?

Some companies will only offer cover if you take this approach, in case the trip needs to be shortened for anyone else in the party if you're unwell.

## Do my friends and family need to tell their insurers about my lymphoma?

It might be helpful for close family members and friends to tell their travel insurers about your lymphoma – even if they're travelling on a completely separate trip from you. This is in case they choose to come home early if you are unwell, or if they want to travel to stay with you where you are. Their policy should outline whether they would be covered for this.

## Where can I find out more about travelling outside of the UK?

We have separate information about [travelling outside the UK if you have lymphoma](#).

The European Union website also has information about [travelling in the EU, your rights and EU rules](#).

On the UK Government website, you can also find out about:

- [how Brexit rules apply to travel in Europe](#)
- the [COVID-19 pass to show your COVID-19 vaccination status](#) – you can find out about each country's requirements on the [foreign travel advice](#) area of the website.

Information about [COVID-19 and travel insurance](#) that you might find useful is also available the [Medical Travel Compared.co.uk](#) website.

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## References

The full list of references for this page is available on our website. Alternatively, email [publications@lymphoma-action.org.uk](mailto:publications@lymphoma-action.org.uk) or call 01296 619409 if you would like a copy.

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