

Travel insurance and lymphoma

Travel insurance is important if you are planning a trip to another country.

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Why is travel insurance important?

Having lymphoma doesn't mean you can't travel abroad, but you do need to plan ahead to get the right insurance. Travel insurance helps to cover the costs of things that don't go to plan while you're abroad, like lost baggage or cancelled flights.

If you have lymphoma, it is important to have medical cover as part of your insurance. Medical cover could:

- save you from having to pay for **treatment** you might need if you are unwell while you are away
- cover extra expenses such as flights if you need to come home early.

I was diagnosed with lymphoma while I was travelling between Australia and America so had to receive initial scans and general care in America before returning home. Thankfully, I had adequate travel insurance in place so the costs were covered by the insurance company.

– Greg, diagnosed with Hodgkin lymphoma

Why is travel insurance more expensive for people who have lymphoma?

Travel insurance is often more expensive for people who have a health condition. This is because insurance companies calculate the cost of your cover (the 'premium') by working out:

- the risk that you will make a claim
- how likely you are to cancel your trip
- how likely you are to fall ill while you are abroad
- the cost of any medical treatment you might need.

To estimate these risks, insurers ask you a number of questions (known as medical screening). It's a good idea to have information to hand before you start searching for an insurance policy.

Insurers are likely to ask about:

- your lymphoma (**type** and **stage**)
- whether your lymphoma affects your brain and spinal cord
- whether you are terminally ill
- the treatments you have had, if you are on treatment at the moment, or when you finished treatment
- when you last had a **check-up**
- when your next hospital appointment is
- if you are due to have any **tests**
- any strong painkillers you are taking.

You will have separate medical screening questions for each medical condition you have. This can be frustrating, but the information is needed to create a policy that is right for you.

It is important to answer honestly. Don't try to hide anything or you might not be fully covered if you are unwell while you are travelling.

Does having lymphoma make it difficult to get travel insurance?

A company may decide not to insure you because they consider that the risk of you making an expensive claim is too high.

Some companies don't insure anyone with a 'pre-existing medical condition', such as cancer. Alternatively, they may offer only a certain level of cover. It can feel disheartening if you are not offered the cover you wanted, but you can try other providers.

Most companies do not offer travel insurance for people having **treatment**. Many will also not offer cover until a set amount of time (often 12 months)

after the end of your treatment.

Some companies do not separate people on **maintenance therapy** from those having **chemotherapy** in their medical screening. If you are on maintenance rituximab, you may need to try a few different companies in order to find a suitable cover.

Your travel insurers might ask your GP to write a letter to say that you are 'fit to travel'. Ask your surgery how much they charge for this. It usually costs £20–£40.

What level of cover should I choose?

Cover that includes your lymphoma

A company might cover you for all your medical conditions, including lymphoma. This could be very expensive. Take time to think about how much you are willing and able to pay for what they offer.

Cover that excludes your lymphoma

Cover for medical conditions except for your lymphoma is known as a policy with an 'exemption' or 'exclusion'.

Exclusion or exemption cover is cheaper but you may not be covered for any illness that your lymphoma might be linked to. One example might be if you developed heart problems. Even if these were not caused by the lymphoma, an insurer could refuse to cover you. They might argue that there is a possible link between the **chemotherapy** you have had in the past and your heart problems now. A further example is if you develop another illness related to a weakened **immune system** – again, they could argue that this might be linked to your lymphoma.

If you are thinking about taking cover that excludes your lymphoma, ask your doctor for advice.

Existing policies

If you have an existing annual travel insurance policy, you must tell your insurer that you have been diagnosed with lymphoma. They may agree to cover you for your lymphoma although you will probably have to pay extra. If you don't tell them, you are unlikely to be covered if you need to make a claim.

If your existing insurers do not cover your lymphoma, you need to get separate insurance from another company if you wish to cover your lymphoma.



Once in remission, I continued my travels. I still made sure I had insurance in place in case I relapsed while overseas. Thankfully, it wasn't needed, but knowing it was there in case was comforting.

– Greg, diagnosed with Hodgkin lymphoma

Where can I search for travel insurance?

Below some places you could try to find travel insurance. Please note that we do not recommend specific companies; the cover a company offers depends on your individual circumstances.

You can chat to other people affected by lymphoma on our online forums to see what they have found helpful. Your consultant or clinical nurse specialist might also be able to tell you what they have heard from others affected by lymphoma.

- **Online** – the internet can be a good place to start for an idea of what's available and at what price. You usually need to phone companies to answer their medical screening questions. Be aware that the final price they offer you might be higher than the one initially quoted online.
- **General insurers and brokers** – you may be able to get cover through a general insurer or broker. This is likely to be easier if you have been in **remission** for a number of years.
- **Specialist travel brokers** – these companies specialise in providing cover for people with medical conditions. It could be worth speaking to some of them if your lymphoma is active or you have been in remission for only a short time.
- **Your employer** – some employers (often large companies and some government agencies) provide cover as part of an employee benefits package.
- **High street banks and building societies** – some offer travel insurance if you have an account with them.
- **Credit card companies** – some include travel insurance if you pay for your holiday with their credit card. You need to check this, though, as they may refuse cover because of your lymphoma.
- **Private healthcare insurance** – if you have private cover, ask whether they offer travel insurance.
- **Package tours** – many package tours offer travel insurance but this can be very expensive.

Should I get a European Health Insurance Card (EHIC)?

The European Health Insurance Card (EHIC) entitles UK residents to get emergency care while travelling in Europe. You can check which countries you can use the EHIC in using the NHS Choices [country-by-country guide](#).

The EHIC is free of charge and lasts up to five years. Be careful of unofficial websites that try to charge you for one.

To apply, you will need your National Insurance number or your NHS number. There are three ways to apply:

- online at www.ehic.org.uk
- by post, printing the form you can download at www.ehic.org.uk
- by phone: **0300 330 1350**.

Note: the EHIC does not replace travel insurance – you should have it as well. The EHIC doesn't always cover the full costs of medical care. It will also not cover cancer treatments or the costs of getting you home in an emergency.

Some travel insurers insist that you have an EHIC. Many will not cover the cost of any treatment that the EHIC would have covered. Some companies will also drop excess claim charges (the amount you need to pay towards the cost of the claim) when you have an EHIC.

Travel insurance tips

Shop around for the best deal

Insurers might not offer you with cover if you have already been turned down by another company. When you approach a company, you could first just ask what cover they could provide rather than getting a detailed quote from them straightaway.

Break up your search

You might find it tiring searching for travel insurance. It can be emotionally difficult answering lots of questions about your lymphoma. Limit the number of companies you approach in a day. You might like a friend to be with you for support, although you will need to answer the questions yourself.

Single or multi-trip cover

Single-trip insurance could be cheaper than an annual policy, even if you travel quite a few times a year. This is because your risk might be considered lower by the next time you need cover.

Read the small print of the policy

Check exactly what the policy covers you for. Ask your insurer for clarification if you are unsure about any of it.

Get it in writing

Make sure you have your whole policy in writing before you travel. Take your policy number with you when you travel and the details of the insurance company.

Let your insurer know if your health changes before you travel

You should also be aware that some companies won't insure you too far ahead of your trip in case your health changes.

If you are travelling with others, consider all using the same insurer

This can help if your trip needs to be cut short because you are unwell. Some companies insist that you take this approach.

Tell close family members that they might need to declare your lymphoma to their insurers

This applies even if they are travelling on an entirely separate trip from you in case they need to come home early because you are unwell. Your relatives should check the terms and conditions of their policy to see whether they are covered for this eventuality. Alternatively, you could check whether the policy covers their travel costs and for someone to stay with you, for example in your hotel.

Useful organisations

Association of British Insurers (ABI)

The ABI provides general information on insurance, savings products and services. They promote good practice across the insurance industry but do not offer travel insurance.

Financial Ombudsman Service

The Financial Ombudsman Service offers a free, independent and impartial service. It aims to settle individual complaints between consumers and businesses that provide financial services.

Foreign and Commonwealth Office

The Foreign and Commonwealth Office supports UK citizens travelling abroad. Their website includes travel advice and they run the **Know before you go** campaign, which aims to keep UK nationals safe and healthy when travelling abroad.

Macmillan Cancer Support

Macmillan produce information on **travel insurance and cancer**, including a book called **Travel and cancer**.

The National Travel Health Network and Centre (NaTHNaC)

The **NaTHNaC** promotes standards in travel medicine and provides a website with travel health information to members of the public and health professionals.

NHS Choices

NHS Choices has information about travel insurance, advice on the EHIC and on accessing healthcare abroad.

References

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Further reading

- **Glossary**
- **Foreign travel: precautions and vaccinations**

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