

## Travel insurance

If you have lymphoma and you plan to travel to another country, it's important to arrange suitable insurance before you go.

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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 and why is it important?

Travel insurance helps to cover the costs of things that don't go to plan while you're travelling away from home, such as cancelled flights and lost baggage. Many policies also include medical cover.

Having medical cover as part of your insurance could help if you become unwell while you're away. It might:

- save you from paying for any unexpected treatment you need
- cover expenses such as the cost of your flight ticket if you need to return home sooner than planned.

Often, with this type of cover, if you need to make a claim, the insurer might pay directly for large expenses such as hospital bills. For smaller costs, you might pay for smaller costs yourself and then claim the money back later. It's important to read all the information in the terms and conditions of your policy document. Tell your insurer as soon as possible about any costs you get – wherever possible, **before** you have any treatment.

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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**

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

Travel insurance is usually more expensive for people who have a health condition, including lymphoma. This is because insurance companies work out the cost of the cover (premium) based on how likely it is that someone will make a claim. To do this, they consider:

- 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.

## Medical screening questions

To help insurers work out how likely you are to make a claim, they ask questions about your lymphoma. This is known as 'medical screening'. Generally, medical screening includes questions about:

- your lymphoma diagnosis (**type** and, if relevant, its **stage**)
- whether your **lymphoma affects your brain and spinal cord**
- what **treatment** you have had
- whether you're currently having treatment or when it finished. (Note that if you are on **maintenance therapy**, some companies might count you as 'currently having treatment' but others might not.)
- your outlook (prognosis)
- when you had your last check-up

- the date of your next planned hospital appointment
- if you have any upcoming **tests or scans**
- if you are taking any medication, including strong painkillers.

It's a good idea to have this information ready before you start looking for insurance.

Answer the questions honestly. 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.

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 create a suitable policy for you.

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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. When you travel, take your policy number and the contact details of your insurance company with you. You could take a photo of your insurance document and last hospital letter with you on your mobile phone.

If there are any changes to your health, let your insurer know before you travel so that you can discuss updating your policy.

### **Levels 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 are usually cheaper than cover that includes your lymphoma, but might mean you're not covered for a health issue that **could** be linked to your lymphoma, even if it's unlikely to be. For example, you might develop heart problems that aren't caused by the lymphoma. However, 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. Another example is if you develop an illness related to having a lowered **immune system**. An insurance company could argue that this might be connected to your lymphoma. In this case, it wouldn't be covered by an exemption policy.

If you are thinking about taking cover that excludes your lymphoma, discuss this first with your doctor.

### **Single-trip and multi-trip cover**

Single-trip insurance could be cheaper than an annual policy, even if you travel more than once a year. 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, you should tell your insurer about your diagnosis of lymphoma. They might agree to cover you for your lymphoma for an additional cost. If you don't tell them, you are unlikely to be fully covered if you need to make a claim.

If your existing insurance company won't offer cover for your lymphoma, you could get separate insurance from another company to provide this cover.

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I think it is so important to my mental health to plan something ahead, even if it's a weekend break not too far away. When I am at risk of relapse or in the midst of treatment, we choose places to go within the UK or a country where you are confident that good medical care is easily available. We love to go to remote Greek islands which don't have any medical care so we only go there when we are reasonably confident that I am well or can get back in me to the UK in time to get help if I need it.

**Nuala, diagnosed with non-Hodgkin lymphoma**

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## Where can I find travel insurance?

Searching online is a good starting point to help you to see what insurance is available. You should also be able to get a rough idea of the price. However, you usually need to speak to a company on the phone to answer their **medical screening questions**. The final price is likely to be higher than the initial online quote.

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** (no evidence of lymphoma on tests and scans) for a number of years.
- **Specialist travel brokers** that 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 tours** – 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. Some of these include companies that do.

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.

## Frequently asked questions about travel insurance and lymphoma

In this section, 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.

### Should I speak to my medical team before I travel?

Yes. They 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 insurance companies take different approaches to people who have a pre-existing medical condition:

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

A company might not offer you cover if another company has already said they won't. Some people find it helps to first talk in general terms and ask a company what cover they **could** provide, instead of getting a detailed quote straightaway.

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

Even if they're travelling on a completely separate trip from you, close family members and friends might want to let their insurers know about your lymphoma. This is in case they choose to come early if you are unwell, or if they want to travel to stay with you where you are. Their policy should outline exactly what they're covered for.

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

This might be helpful. Some companies will only offer cover if you take this approach, in case the trip needs to be cut short for everyone if you're unwell.

## **How might the UK leaving the European Union (Brexit) affect travel insurance?**

At the time of writing, this is not clear. It depends on the agreements the UK makes with different countries, including whether the [European Union Insurance Card](#) (EHIC) scheme will still be active. You can find out more on the [NHS website](#).

[Medical Travel Compared](#) is a comparison website that is free to use. It answers some frequently asked questions about [how Brexit affects travel insurance](#).

## **How does the coronavirus pandemic (COVID-19) affect travel?**

You can find up-to-date guidance on travel advice during the pandemic on the [UK government website](#) and [Northern Ireland direct government services website](#). Medical Travel Compared also has [updates about covid-19 and travel insurance](#).

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## Acknowledgements

- Lisa Castellaro, Macmillan Lymphoma Clinical Nurse Specialist, University Hospitals Bristol and Weston NHS Foundation Trust
- Aileen Chadwick, Macmillan Haematology Clinical Nurse Specialist, Manchester Royal Infirmary NHS Foundation Trust.
- We would like to thank the members of our Reader Panel who gave their time to review this information.

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Content last reviewed: November 2020  
Next planned review: November 2023  
LYMweb0093Travellns2020v4

✓	Evidence-based
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