

# Travel Insurance and Cancer



This factsheet is for people who have had cancer or who are currently receiving treatment for cancer and who need more information on travel insurance. It explains what travel insurance is, what to think about when looking for travel insurance and gives some useful information and contacts for finding an insurer. For more information call the **National Cancer Helpline** on **1800 200 700**.

## **Why is it important to have travel insurance?**

The purpose of having travel insurance is to compensate you for anything that may go wrong while you are away. One of the important aspects of travel insurance is being covered for medical expenses. The potential cost to you could be quite large if you needed care in a country with high medical costs or if you needed to be flown home as an emergency. It can be more difficult for people who have had cancer to get travel insurance to cover these costs.

## **How does travel insurance work?**

Any kind of insurance premium you pay forms a pool of money (a premium is the amount you pay for the insurance). The more likely you are to make a claim for some of the pool of money, the more you will be asked to contribute to it.

If you have had cancer or are receiving treatment for cancer, insurance companies may consider that you are more likely to make a claim for medical expenses than other people. Insurance companies will ask questions to find out how likely it is that you will make a claim. The company will then consider how much risk they are prepared to take if they insure you. This is called the underwriting process.

---

National Cancer Helpline **1800 200 700**

The whole process may seem impersonal, but the company is assessing and pricing the possibility of you making a claim on any policy they may offer you. The likelihood of you cancelling your trip because of illness is a major factor insurance companies consider when deciding whether they can cover you.

If an insurer feels that you are at too high a risk of making a claim they may not offer to cover you.

The ability to get travel insurance and how much it will cost can vary a lot and can be influenced by the type of cancer you have had and how long ago it was.

### **What happens if I want to book my holiday through a travel agency?**

When you are looking for travel insurance through either a travel agency or an independent company, you may be asked to contact an independent medical screening phone line. The phonenumber staff will ask you a list of questions about your illness and treatment such as:

- What is the stage and grade of your cancer?
- When were you diagnosed?
- Has your cancer spread?
- What symptoms or side-effects do you have now?
- What follow-up care are you receiving? (This may include medication.)

It may be worthwhile to collect this information beforehand from your doctor so that it's completely accurate. A lot of things other than your history of cancer will also be taken into account, like your age, general health, and other personal information.

### **What should I tell the insurance company?**

You **must** tell the insurance company about any conditions you have or have had in the past. Otherwise, if you need to make a claim later they can declare your policy invalid. Illnesses you have or had before the insurance policy was issued are called pre-existing conditions.

## **Looking for travel insurance**



Getting travel insurance if you have or have had cancer may not be easy. Here are some tips about how to go about it:

- It can take longer to find an insurer if you have had a cancer diagnosis, so it is a good idea to start looking as soon as you can. Ideally, it should be done before you book your holiday.
- Your first step should be to discuss your travel plans with your doctor. You are unlikely to get insurance unless your doctor says that you are fit to travel. A letter or certificate stating that you are fit to travel may be needed for some policies.
- Make informal enquiries about travel insurance first. Some insurance companies might ask if you have been refused by other insurers. If you have only made informal enquires you won't prejudice any future application you may make.
- Check the cost of travel insurance before you book your holiday. It may happen that the cost of insurance means you are unable to afford the trip you want.
- The policies of travel insurance companies can be varied and some offer more appropriate terms of cover than others. It's important to shop around and to read the policy carefully so that you are adequately covered before making a decision.
- Specialist insurers sometimes offer cover to people who find it hard to get cover from mainstream insurance companies. Some companies to try are listed at the back of this factsheet.

## **Who do I pay the extra premium to?**

If there is an extra premium to be paid, you pay it directly to the independent medical screening line.

## **What happens if I want to take equipment abroad?**

If you need to take any special medical equipment with you on holiday, make sure that your insurance will cover it. Check with your insurer.

## **Does the destination matter when applying for travel insurance?**

In general the cost of travel insurance cover can be influenced by where you want to go. For example, it can be harder to get travel insurance for some countries – particularly the USA – where medical costs are high. In some instances if you have had cancer, travel insurance for North America may become very expensive, or it may in some cases not be possible to get adequate travel insurance cover.

## **What is the European Health Insurance Card?**

If you are an Irish resident you are entitled to medical care in the public system within the European Economic Area (EEA). The EEA covers all the European countries that are members of the EU (European Union) as well as Iceland, Liechtenstein and Norway. If you become ill or injured while on a short stay to Switzerland, you will also be covered.

The European Health Insurance Card (EHIC) is free and entitles you to reduced-cost or free medical care for unexpected medical needs in the EEA country you are visiting.

When visiting EEA countries it is important to carry a valid EHIC with you, so that you can benefit under the reciprocal health service agreements. The card is evidence that you are part of a health insurance scheme administered by another state in the EEA/ Switzerland. One card is needed for each individual or member of the family.

The European Health Insurance Card (EHIC) card is valid for two years from issue and it is not automatically renewed. You will need to apply to renew it yourself. There may be some element of co-payment for the services you may receive due to slight variance between countries. Not all public health systems cover the full costs. It does not cover any medical treatments planned in advance.

All agencies, including the Government, strongly advise that you buy travel insurance as well as taking an EHIC card with you when travelling to these specified countries. The reciprocal health service agreement does not cover the cost of transporting you home in an emergency.

## **How do I apply for the European Health Insurance Card?**

You need to apply for an EHIC card about one month before your date of travel if you do not already have one. If you are currently resident in Ireland and you already have either a medical card or a Drugs Payment Scheme (DPS) card you can apply for your EHIC card on line from the HSE (Health Service Executive) at this link [www.spcrs.ie/portal/ehic/](http://www.spcrs.ie/portal/ehic/)

Alternatively you can download the application form from here <http://www.ehic.ie/> or pick one up from your local health office. You will need to complete it and then post it.

You can find further information about the EHIC card by visiting [www.ehic.ie/](http://www.ehic.ie/) or calling into your local Citizens Information Bureau or visiting this link: [www.citizensinformation.ie/en/travel\\_and\\_recreation/travel\\_abroad/e111.html](http://www.citizensinformation.ie/en/travel_and_recreation/travel_abroad/e111.html)

## **What if I am travelling to Great Britain or Northern Ireland?**

You do not need an EHIC card to get healthcare while on a short visit or holiday to the UK. It is enough to show proof that you are resident in Ireland. This means showing a driving licence, passport or a similar document.

## Getting help abroad



Here are some tips to help you if something goes wrong while you are away:

- Make sure that that you bring your travel insurance documents and the insurance company helpline number with you on your travels. They will be most useful in the event that your travel plans go wrong or that you become ill.
- If you become unwell or injured while away you should seek medical care and contact your travel insurance company immediately.
- Remember to take your EHC card with you to the medical provider if you are in a European country that accepts it.
- Make contact with your holiday travel representative if you are on a package holiday and inform them of the situation. They may be able to offer you further advice.

## Insurance companies and brokers

A list of insurance companies and brokers is given in this factsheet. However, insurance companies can often change their position on insurance cover so it is difficult to give an accurate list of companies that will offer you travel insurance. Even though the companies listed aim to be helpful, the ICS cannot guarantee that you will get the cover you need, or cover at a reasonable price. Everyone is assessed individually. Just because a company or broker is included in this information does not mean that the ICS recommends it. When you have a pre-existing medical condition and wish to make enquiries it is often best to phone and speak with a sales agent than to try and get the quote online.

## Ireland-based insurers

### Aviva Health Insurance Ireland Ltd

Tel: 1800 940515

Email: [avivatravel@acegroup.com](mailto:avivatravel@acegroup.com)

Website: [www.aviva.ie](http://www.aviva.ie)

*You need to have an existing health insurance policy with Aviva. Specific terms also apply for those with a pre-existing condition.*

### Flightsearchers

Tel: 0818 717 171

Website: [www.flightsearchers.ie](http://www.flightsearchers.ie)

*This is a call centre that offers travel insurance. Those with a pre-existing condition need to ring a medical screening line.*

### Laya Healthcare

Tel: 1890 700 890

Website: [www.layahealthcare.ie](http://www.layahealthcare.ie)

*You need to have an existing private health insurance policy which provides cover in respect of overseas medical expenses. Specific terms also apply for those with a pre-existing condition.*

### Accident and General

Tel: 01 8748 458

Email: [sales@accidentgeneral.ie](mailto:sales@accidentgeneral.ie)

Website: [www.accidentgeneral.ie](http://www.accidentgeneral.ie)

*A basic policy must be obtained first, then contact with a medical screening line.*

### Insure and Go Ireland

Tel: 1850 224225

Email: [contact@insureandgo.ie](mailto:contact@insureandgo.ie)

Website: [www.insureandgo.ie](http://www.insureandgo.ie)

### Getcover Company Ltd

Tel: 1850 851 297

Additional health/medical cover: 0818 211 812

Email: [info@getcover.ie](mailto:info@getcover.ie)

Website: [www.getcover.com](http://www.getcover.com)

*This company offers travel insurance. If you have a pre-existing condition you need to ring a medical screening line.*

**Blue Insurances**

Tel: 0818 444449

Website: [www.blueinsurance.ie](http://www.blueinsurance.ie)

*This company offers travel insurance. If you have a pre-existing condition you need to ring a medical screening line.*

**Voluntary Health Insurance Board (VHI)**

Tel: 01 8724 499 / 1850 444 444

Locall: 1890 866822

Website: [www.vhi.ie/travelinsurance](http://www.vhi.ie/travelinsurance)

*VHI covers pre-existing conditions. You must already have an existing private health insurance policy with one of the main private health insurance providers. Terms and conditions apply.*

**UK-based insurers****ALC Global Health Insurance**

Tel: 00 44 1903 817970

Website: [www.alctravel.eu](http://www.alctravel.eu)

*UK based insurance brokers who offer travel insurance services to people with pre-existing conditions to residents in EU. You need to ring a medical screening line.*

**AllClear Travel Insurance**

Tel: 00 44 845 2505350

Email: [info@allcleartravel.co.uk](mailto:info@allcleartravel.co.uk)

Website: [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

*This UK-based company offers a travel policy for people resident in Ireland with medical conditions such as cancer.*

**Citybond Suretravel**

Customer Care: 00 44 845 6180345

Email: [info@citybond.co.uk](mailto:info@citybond.co.uk)

Website: [www.citybond.co.uk](http://www.citybond.co.uk)

*This UK based company provides travel insurance for people with cancer resident in the European Union. There are no specific exclusions, and everyone is assessed on an individual basis.*

**Essential Travel Ltd**

Tel: 00 44 845 8035434

Website: [www.essentialtravel.co.uk](http://www.essentialtravel.co.uk)

*UK based insurance brokers who offer travel insurance services to people with pre-existing conditions resident in Ireland.*

**Insurance Choice**

Tel: 00 44 844 5577600

Website: [www.insurancechoice.co.uk](http://www.insurancechoice.co.uk)

*UK based insurance brokers who offer travel insurance services to people with pre-existing conditions resident in Ireland.*

**Staysure.co.uk Ltd**

Tel: 00 44 844 6928444

Website: [www.staysure.co.uk](http://www.staysure.co.uk)

*This company offers travel insurance to residents in Ireland. If you have a pre-existing condition you will need to ring a medical screening line.*

**Towergate Risk Solutions North London**

Tel: 00 44 844 3463344

Website: [www.towergaterisksolutions.co.uk](http://www.towergaterisksolutions.co.uk)

*To our knowledge this information is correct at time of writing. Please let us know if you find any particular company helpful (or unhelpful). If you have used a company that does not appear on this list, please contact us as we regularly review and update our information.*

## Useful organisations and websites

### Financial Services Ombudsman's Bureau

The Ombudsman handles complaints from consumers about their dealings with financial service providers. It is a free service to the complainant.

Locall: 1890 882 090

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)

### Irish Financial Services Regulator

The Financial Regulator informs consumers and helps them to ask the right questions and to demand fair and professional services.

Tel: 01 224 6000

General enquiries Locall: 1890 777 777

Email: [enquiries@centralbank.ie](mailto:enquiries@centralbank.ie)

Website: [www.financialregulator.ie](http://www.financialregulator.ie)



For more information on travel insurance and cancer or for confidential advice from our cancer nurse specialists, call the **National Cancer Helpline** on **Freefone**

# 1800 200 700

(Monday–Thursday, 9am–7pm,  
Friday 9am–5pm) or email  
[helpline@irishcancer.ie](mailto:helpline@irishcancer.ie)



Irish Cancer Society  
43/45 Northumberland Road, Dublin 4

T: 01 231 0500

F: 01 231 0555

E: [helpline@irishcancer.ie](mailto:helpline@irishcancer.ie)

W: [www.cancer.ie](http://www.cancer.ie)



Published by the Irish Cancer Society.  
© Irish Cancer Society 2007, revised 2014  
Next revision: 2016

All rights reserved. No part of this publication may be reproduced or transmitted, in any form or by any means, electronic or mechanical, including photocopying, recording or any information storage and retrieval system, without permission in writing from the Irish Cancer Society.