

Can I get travel insurance after a cancer diagnosis?

Video transcript

0:04 Chris Macmillan Financial Guide This is one of the questions that people often ask us on the Macmillan Support Line.

I'm Chris, and I'm a Financial Guide at Macmillan. When you or someone you love has cancer, a trip away may be just what you need, but sometimes it can be difficult to get travel insurance if you've got cancer or have had it in the past. In this video, we'll give you some tips to get travel insurance after a cancer diagnosis.

First, it's helpful for me to explain how travel insurance works.

0:32 When travel insurance companies are looking at your application, they are assessing the risk. This helps them to consider how likely it is that you will make a claim. They do this by asking you lots of questions, either on the phone or online.

If the insurance company thinks that the risk of insuring someone is too high, they may not offer insurance cover. If they think that the risk is higher than average, they might offer some travel insurance, but with a higher premium.

The premium is the amount of money you pay for the insurance policy. Insurers may also offer you travel insurance where pre-existing medical conditions like cancer won't be covered. If this happens, it's important to consider the risk of not being covered for any problems related to your cancer diagnosis while you're on holiday.

1:27 Here are five tips for finding travel insurance

Number one. Use other people's experiences. You can visit the online community on our website to find out which companies other people have found helpful.

It's a good idea to make a list of the companies mentioned by the community and then contact them to ask for a quote.

Number two. You can use the travel insurance directory created by MoneyHelper. Their directory can be used to search for travel insurers who may offer cover to people with pre-existing medical conditions.

All the companies in the directory are approved by the Financial Conduct Authority, the governing body who regulate the finance industry.

Number three. Another website that may be useful is the British Insurance Brokers' Association, the BIBA. They have a travel medical directory that anyone who has a serious medical condition can use to search for travel insurance.

Number four. Sometimes trade unions offer travel insurance to members and their families.

Number five. You might also have some insurance cover through your bank account or credit card. It's especially important to check exactly what these types of insurance cover, as often they won't include cover for any pre-existing medical conditions.

2:56 Here are some other important things to consider.

Medical questions. When you apply for cover, it's important to answer any medical questions as fully and as accurately as possible. If you don't, the insurer could refuse to pay a claim and could cancel your policy.

The policy is your insurance contract. It's also important to tell the insurer if your health situation or medication changes between the time that the policy is taken out and your date of travel.

Family members. Some insurance policies may pay out if a holiday is cancelled due to the death, serious illness, or hospitalisation of a close family relative. The exact cover will be explained in the policy documents, so it's really important to check this.

It may also depend on whether the person with cancer was planning to go on the holiday or not.

If you're unsure about the details of your cover, please call your insurance company to check this.

4.04 Travel to Europe.

It's important to have a UK Global Health Insurance Card, a GHIC. The card is free and covers travellers for necessary healthcare, such as emergency treatment for an accident or sudden illness.

It covers pre-existing medical conditions, but travellers should not rely on the GHIC to cover all medical costs. You might want to consider taking out travel insurance too.

For example, the card won't cover the cost of flying someone home for a health problem. You also need to be aware that it isn't valid on cruises.

The GHIC was introduced after Brexit. If you are travelling to Europe and have a European Health Insurance Card, EHIC, already, you can continue to use it until it expires.

4:52 We hope this video has answered your question today.

If you would like more information, support, or just someone to talk to, please call us free on 0808 808 00 00. Thank you.