**MACMILLAN CANCER SUPPORT AND INFORMATION SERVICE**

**MC900335614[1]TRAVEL INSURANCE INFORMATION**

* *The following companies have a special interest in providing travel insurance to*

*people with a medical condition. Hopefully one of them will be able to help you.*

* *You should be prepared with details of your medical history, treatment, and any*

*medication you are currently prescribed or have a treatment plan to hand.*

* *Different companies use different criteria to decide whether or not they will issue*

*insurance, or by how much the premium may increase with a diagnosis of cancer.*

* *Some companies charge extra to cover people with cancer, and the excess*

*payable may vary a great deal, so it is worth shopping around.*

* *Some companies will insist that you carry the European Health Insurance Card (EHIC) when in Europe. This is available free online* ([*www.ehic.org.uk*](http://www.ehic.org.uk)*) or phone 0300 330 1350.*

The companies we list below may be useful for people with cancer, particularly those who are on treatment or have symptoms. Brokers may be able to offer better deals than individual insurance companies because they work with a large pool of insurance companies to try and find you the best deal. The first list below are [insurance brokers](http://www.cancerresearchuk.org/about-cancer/coping-with-cancer/coping-practically/travel/travel-insurance#brokers), and the second are [individual insurance agencies](http://www.cancerresearchuk.org/about-cancer/coping-with-cancer/coping-practically/travel/travel-insurance#agencies).

**Insurance brokers**

**JD Travel Insurance Consultants 0844 2474749** [www.jdtravelinsurance.co.uk](http://www.jdtravelinsurance.co.uk)

Offers annual and single trip European and worldwide policies (including the USA). You may have to be free of cancer for 12 months.

**Insurance Choice 01926 680783** [www.insurancechoice.co.uk](http://www.insurancechoice.co.uk)  
Insurance Choice are an insurance brokers who offer travel insurance to any UK or EU residents with pre-existing medical conditions. There is no upper age limit. They cannot offer cover for people who have been told that they have less than 6 months to live from the date of return from a trip.

**Orbis Insurance Services 01424 215315** [www.orbisinsurance.co.uk](http://www.orbisinsurance.co.uk/)Provides cover for people with pre-existing medical conditions for single and annual policies. They may ask if you are on a clinical trial. They cannot offer cover for people who have been given a terminal prognosis of less than 6 months.

**Insurance agencies**

**AA Travel Insurance 0800 9125002** [www.theaa.com/insurance](http://www.theaa.com/insurance)

They will only insure for single trips, not annually. This is called ‘One Stop Travel Insurance’.

**Able2Travel 01892 839501** [www.able2travel.com](http://www.able2travel.com)

All enquiries are dealt with on a case-by-case basis. Note: Adults 65-79 years - £130 excess for cancellation or curtailment (£40 loss of deposit) and medical claims only.

**Age UK Travel Insurance 0800 3894852** [www.ageuk.org.uk/travelinsurance](http://www.ageuk.org.uk/travelinsurance)

No upper age limit and cover pre-existing medical conditions wherever possible. They will not cover

anyone with a terminal diagnosis.

**All Clear Travel Insurance 01708 339026** [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

Provides travel insurance for people with pre-existing medical conditions. They cannot offer cover for anyone who has been told that they have less than 6 months from the date of return. *Helpful staff.*

**Aviva 0800 015 2577** [www.aviva.co.uk](http://www.aviva.co.uk)

Will only insure anyone under the age of 70. If you are aged 70 or over you will be referred to All Clear Travel Insurance above. *We have received good feedback about their premiums, particularly for travel within Europe.*

**AXA PPP Healthcare** [**0800 028 1480**](tel:+448000281480) [www.axappphealthcare.co.uk/members/products/pmi/annual-travel-insurance](http://www.axappphealthcare.co.uk/members/products/pmi/annual-travel-insurance)

**Boots 0345 1 253 880** [www.bootstravelinsurance.com/cancer-travel-insurance](http://www.bootstravelinsurance.com/cancer-travel-insurance)

We will consider any medical condition, so it’s not just those mentioned on our medical pages – you can still get a quote on your individual medical condition.

**City Bond Sure Travel 0333 2070506** [www.citybond.co.uk](http://www.citybond.co.uk)

You may be transferred to a line for medical screening or you can complete the medical screening online. You than are transferred back to City Bond to finalise the agreement. *We have had good feedback about this organisation.*

**Eurotunnel +44 (0) 8443 35 35 35 from the UK** [www.eurotunnel.com/insurnace](http://www.eurotunnel.com/insurnace)

**Fish Insurance 0333 3313770** [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)

Provides European and worldwide travel insurance covering many pre-existing medical conditions. Depending on the recency of diagnosis, stage and/or length of remission this can include many types of cancers. Single or multi-trip policies. Requires a medical screening process. *This is a new service so no feedback yet.*

**Free Spirit Solutions 0800 1707704** [www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com)

Specialist travel insurance for people with pre-existing medical conditions, including cancer. You may be able to get a quote online, but if they need for information about your current health status, they might ask you to ring them instead. In addition, if your cancer is advanced, and you are no longer having active treatment, phone for a quote, rather than trying online. They are unable to cover people over 80 years of age if they have been given a terminal prognosis. They will consider all types of cancer. They are unable to offer cover for the USA, Canada, China, Hong King or the Caribbean.

**Freedom Travel Insurance 01223 446914** [www.freedominsure.co.uk](http://www.freedominsure.co.uk)

Specialises in travel insurance for people with pre-existing medical conditions. Underwritten by AXA. They cannot offer cover if the cancer has spread from its original area in the body, or to anyone who needs to have surgery or inpatient treatment.

**GoodToGoInsurance 0330 0249949** [www.goodtogoinsurance.com](http://www.goodtogoinsurance.com)

Offer travel insurance for pre-existing medical conditions, including cancer, up to a high level of severity and even a terminal prognosis. No age limits on single trip or annual travel insurance.

Online application form. *We have received positive feedback about the service and premiums.*

**Higos Insurance Services 01749 834500** [www.higos.co.uk/travel](http://www.higos.co.uk/travel)

Provide cover for pre-existing medical conditions. Not covered for claims arising from ongoing medical conditions.

**Insure Cancer (Medi Travel Cover Ltd) 01252 780190** [www.insurecancer.com](http://www.insurecancer.com)

Will cover people with cancer for all destinations, including the USA. They will consider cover for people who are in treatment and people with advanced cancer. Their main requirement is that you will need to submit a form confirming that your consultant gives approval for you to make your trip.

**Insurance With 0203 829 3875** [www.insurancewith.com](http://www.insurancewith.com)

Specific cancer insurance for people with any type of cancer, active disease or poor prognosis. Will consider insurance for people still undergoing treatment. Offer worldwide cover, including the USA.

*We have had a lot of positive feedback about the screening process, helpfulness and low premiums*

**Insure and Go 0330 4001383 2787**  [www.insureandgo.com](http://www.insureandgo.com)

Will consider all medical conditions. Single or multi-trip annual policies.

**Insure Blue 01732 853411**  [www.insureblue.co.uk](http://www.insureblue.co.uk)

Specialises in cover for men with testicular and prostate cancer. Supports men’s health projects and research.

**Insure Pink 0800 0223213** [www.insurepink.co.uk](http://www.insurepink.co.uk)

Specialises in providing insurance for women with breast cancer.

They will not insure though if currently undergoing treatment. *A number of patients have had a very positive result using this organisation.*

**Insure for All 0800 0821265** [www.insureforall.com](http://www.insureforall.com)

Travel insurance for people with pre-existing medical conditions.

**It’s So Easy Travel Insurance 03306061422** [www.itssoeasytravelinsurance.com](http://www.itssoeasytravelinsurance.com)

Provides cover for people with pre-existing medical conditions, including cancer.

**Leisure Care Insurance Services Ltd 01702 427161** [www.leisurecare.co.uk](http://www.leisurecare.co.uk)

A ‘special care’ policy is available for people with cancer related medical conditions. They normally offer insurance for travel to Europe only and usually under 65 years of age. However, they may consider different circumstances. They will normally send you a medical formthat you must get your doctor to complete.

**Make Sure 0845 309 4439** [www.makesureinsurance.co.uk](http://www.makesureinsurance.co.uk)

May cover people undergoing chemotherapy, and also people who have a terminal prognosis.

**MIA Master Travel Protection Plan 01268 783383** [www.miaonline.co.uk](http://www.miaonline.co.uk)

‘Medical Insurance Anywhere’ produce a policy for pre-existing medical conditions. The MIA master travel Protection Plan policy does not require a form or letter to be completed by a specialist or GP.

*We have had a lot of very positive feedback about helpful service and very competitive quotes from MIA.*

**Pulse Insurance 0800 999 3333** [www.pulse-insurance.co.uk](http://www.pulse-insurance.co.uk)

Specialise in providing travel insurance for people who are considered ‘high risk’ by the insurance industry generally.

**Staysure 0844 692 8444** [www.staysure.co.uk](http://www.staysure.co.uk)

Specialises in providing medical condition cover for all types of pre-existing medical conditions and when you’ve had or been diagnosed with cancer. Policies are tailored to specific need.

**Travel Insured (part of Manor Insurance) 0800 0924383** [www.travelinsured.co.uk](http://www.travelinsured.co.uk)

Accept most pre-existing conditions. They consider each person as an individual and quote specifically for them.

**World First 0800 9080161**  www.world-first.co.uk

Offer cancer travel insurance if you've experienced cancer or are receiving treatment for cancer.

However, they cannot provide cover if there has been a spread or secondary cancer, chemotherapy in the last 3 months or if you are taking morphine and other strong pain killers.

*This list is not exhaustive and patients have had varying success with the companies mentioned above. We cannot predict how each of these will deal with your particular case but we welcome any feedback you may wish to give (positive or negative) about your experience.*

*Please note that insurance companies’ criteria for offering cover may change. All information provided was correct at time of going to print and will be rechecked annually.*

Macmillan Cancer Support has an on-line travel insurance discussion group to share experiences and ask for recommendations [www.macmillan.org.uk](http://www.macmillan.org.uk) search Travel Insurance in the On-line Community. 0808 808 00 00.

*April 2016 (updated May 2018)*

**Hidden Disabilities at Manchester Airport**

We are working on ways to identify how we can improve the airport experience for our vulnerable passengers who may not want to share details of their hidden disabilities or use our assistance service.

If this applies to you or someone you're travelling with, we can offer you a special lanyard to wear on your journey through our airport. This will identify you to staff as someone who may need additional support or understanding. Our staff have been specially trained to recognise the lanyards and act accordingly. Please note this lanyard permits access to our family and priority lanes at security as well as the use of our special assistance lanes at the UK Border on arrival in to Manchester Airport.

To pick up a lanyard at Manchester, please go to one of our Assistance Reception areas. These are available within our Check-in halls in Terminal 1 A and B, Terminal 2 and Terminal 3. We will be happy to give you a lanyard, even if you haven't requested or need special assistance.

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