

# How to find travel insurance – Tips and FAQs



## What is travel insurance for?

Travel insurance is designed to cover any financial losses or costs that you might have as a result of visiting another country and an emergency happening whilst you are there (or even going on holiday in the UK if you want to be cautious!). However, many people focus purely on the medical emergencies that might happen; this is understandable given that other countries have very different and much more expensive health systems. Yet, don't forget that travel insurance can cover you for much more. Other important things that insurance might cover includes

- Delayed, cancelled or missed transport
- Falling ill, or a close family member falling ill, before the holiday, causing you to cancel the trip
- Being called for jury duty, meaning you must cancel your trip
- Lost or stolen items of luggage, money or personal items like mobile phones
- Cancellation due to holiday company, hotel or flight company going bust
- Emergency evacuations to get you home (one of the most

expensive parts of falling ill abroad)

NOTE: exactly what is covered will depend on the policy you choose to by, this is just a list of examples.

Therefore, you should always buy travel insurance, and so as soon as you book your trip, or as soon after as you possibly can, so that you are covered straight away for cancellations.

## How does having leukaemia affect travel insurance?

Insurance, of any kind, is defined by the risk you present. This risk is your likelihood of claiming. In the case of travel insurance, having a pre-existing medical condition, like leukaemia, makes you more likely to claim, in theory. You are deemed as more likely to need medical treatment abroad and/or more likely to have a medical reason to cancel the trip before you go.

Travel insurance providers have a base price, which they then add an amount to account for the extra risk that they think you represent. However, it is impossible to say the exact amount extra that "leukaemia" represents. Variation in price between insurers could be because:



- How much of a "risk" they decide you represent – the medical risk is decided by test, which you will know as the questionnaires you complete for each medical condition. These tests create a risk score, which then is used to set your price. However, there are several different tests, which define risk differently, and different insurers use different ones. Also, the tests vary in how much they ask about or understand your leukaemia, and so some might give a higher risk score than other tests for the same condition.
- The insurers "risk appetite" – some insurers, usually the well known ones that insure lots of people, don't want to take on too many high risk people, or they risk having too many claims with a very high cost to them. This is known as risk appetite in the insurance industry.

You might also like to consider whether you could lower the cost in other ways that you can control. For example, it is more expensive to get insurance to travel to countries with expensive health systems, like the USA, or to go skiing or on a cruise.

**I don't think my leukaemia represents much of a risk, this seems unfair. Is anything being done to change this?**

Treatments for all cancers are improving, meaning more people are living with cancer or living longer after treatment. This can be particularly challenging for chronic leukaemia patients, which are often describes as "incurable but treatable", which was once an alien concept in cancer treatment.

It will inevitably be difficult for all insurers to keep pace with all developments. There are specialist insurers that ask detailed questions about your specific type of leukaemia, making sure their risk assessment is as accurate as possible (see "How do I find insurance at a price I am happy to pay?").

Leukaemia Care, along with other charities, are working with the Financial Conduct Authority to try to improve the travel insurance sector for those with pre-existing medical conditions. This is not designed to lower prices offered by companies, but to help customers to understand the market and help them find a specialist insurer if they need it. Keep an eye on our website, newsletters and magazines for updates on this area.

### Can I just not tell the insurer that I have leukaemia?

It is really important that you don't lie or hide any information from an insurance company. If they were to find out, your insurance would be invalid, even if you were making a claim for non-medical reason. Any contract about insurance is based on the information you provide, so the insurer has a right to cancel your policy at any point if they find out you provided incorrect information or omitted something.

One way to get to cheaper travel insurance is to exclude anything related to your leukaemia, but that can be dangerous. It could be costly if your condition does worsen or if you end up ill for another reason and the insurer can't be certain it's nothing to do with your leukaemia, they won't pay out. You're better off paying more and having cover than leaving yourself open to loopholes and expensive bill.

### Is it possible to get annual travel insurance?

In short, yes, but it may be a lot more expensive than for someone without medical conditions. As previously mentioned, travel insurance is based on risk and trying to predict that likelihood of someone falling ill over the

time period specified. This may be fairly straightforward over a period of two weeks. However, doctors can find it extremely difficult to predict what might happen to a leukaemia patient over 12 months, let alone an insurer or its algorithms. Therefore, you might find it cheaper to get insurance for each holiday as you go.

### How do I find an insurer at a price I am happy to pay?

Everyone has their own opinion about what "expensive" might be. However, with a little more shopping around, it is possible to get a quote that you are happy with. Here are the steps to follow, so you don't have to shop around more than you need:

**1. Try comparison sites, but only one.** Comparison sites are a good way to get a benchmark price from mainstream insurers, but they all (mostly) list the same insurers, so only do one. They don't assess medical conditions in detail, but you may be surprised and find you are happy with the price and policies available.

**2. If you want to use a specific brand you know, like a bank or the post office, go direct and phone them, rather than get an online quote, so you can explain your medical condition in more detail.**

They may give you cover that you are happy with, or only charge a small fee extra to cover your leukaemia.

**3.** There are also brokers and comparisons sites specifically for those with medical conditions. Here are a couple of examples: <https://www.allcleartravel.co.uk> or <https://medicaltravelcompared.co.uk>.

Again, try to phone where you can, so you are able to discuss your current medical situation properly.

**4.** There are lots of insurers who specialise in medical conditions where you can only get quotes if you go direct. Here are some examples:

- o <https://www.world-first.co.uk/>.

They are unique in that they decide how risky you are based on your medication.

- o <https://www.staysure.co.uk/>

- o <https://www.insurancewith.com/>

- o <https://www.avantitravelinsurance.co.uk/>

- o <http://www.miatravelinsurance.co.uk/>

- o <https://www.goodtogoinsurance.com/>

- o <https://www.globaltravelinsurance.co.uk>.

Most of these companies will allow you to get a quote on the phone, which may make it easier to explain your medical conditions. You can find more online; just search for specialist medical insurance providers or a similar search term.

**NOTE:** Leukaemia Care do not recommend any of these companies; this list is just for illustration purposes.

**5.** If you are still really struggling, you can go to the British Insurance Brokers Association, who should be able to find you specialist insurance: <https://www.biba.org.uk/find-insurance/>. They will help you find either a specialist company or a broker to help (brokers may charge).

### Further information

If you have any further questions about travel insurance, you can contact our Patient Advocacy team. They are available Monday to Friday from 9:00am – 5:00pm. If you would like to speak to them, you can:

Call our helpline free of charge on 08088 010 444

Send them an email at [advocacy@leukaemiacare.org.uk](mailto:advocacy@leukaemiacare.org.uk)

Please note that our Patient Advocacy team are unable to provide:

- Detailed medical advice or recommendations
- Legal advice
- Advocacy for a course of action which is contrary to the aims and objectives of Leukaemia Care.