

Travel and prostate cancer

Some men have told us that they find it hard to get travel insurance because of their prostate cancer diagnosis. Men who have been treated recently or who have more advanced or recurrent cancer are likely to find getting travel insurance more difficult than those not having treatment or whose disease is under control.

This information sheet gives details of some of the travel insurance companies and brokers that men with prostate cancer have found helpful. It lists possible questions that travel insurance companies may ask you as well as travel tips to help you when planning a journey or holiday. As insurance companies change their position on insurance quite often, you may like to check with other companies as well. The Prostate Cancer Charity cannot endorse or recommend a particular company or broker.

Before you travel you may like to talk to your doctor or specialist team to make sure this will not affect any treatment plans. If you would like to speak to a specialist nurse about how travel plans may affect your diagnosis or treatment, please call our free and confidential Helpline on 0800 074 8383.

What information will the insurance company ask for?

When you contact an insurance company they may ask you a number of questions. You may be asked for your personal details (such as your age, marital status and occupation), information about your trip and your medical history. Your answers help them to decide what insurance cover they will offer you and how much they will charge (the premium).

Some companies will ask you to complete a medical questionnaire or provide a medical certificate. Others may want a letter from your doctor to confirm you are fit enough to travel.

If you need to make a claim, your insurance policy will only cover you if you told them about your prostate cancer diagnosis and any other medical problems when you bought the insurance policy.

What is medical screening?

The insurance company may ask you questions about your cancer as well as any other medical condition you have. This is sometimes called medical screening. You may be asked about the following:

- Your diagnosis, for example, the stage of your cancer
- What treatment you are having
- Any side effects you are having

The company needs this information to help them decide what policy to offer you.

What is a European Health Insurance Card (EHIC)?

If you are travelling to a European Economic Area (EEA) or Switzerland you will need to have a European Health Insurance Card (EHIC). The EHIC has replaced the old E111 form. The EHIC entitles you to reduced-cost (sometimes free) emergency medical treatment in most European countries. It does not cover ambulance services or the cost of bringing you and your family back to the UK, so you will need to have separate travel insurance that covers this.

You can read more about travelling in the EEA in the Department of Health booklet called *Health Advice for Travellers*. You can get a copy by calling 08701 555 455.

To apply for a European Health Insurance card you can visit www.dh.gov.uk/travellers or call 0845 606 2030. You can also pick up an application form from the post office. The government website also contains information about how to use your EHIC card when you are in Europe, including a country by country guide.

How can I find a travel insurance company?

The travel insurance companies and brokers listed here offer travel insurance to people with medical conditions including cancer. The cost of insurance does vary so it is worth calling a few companies to compare their prices. You may also find that some high street travel insurance companies will offer you a policy if you are able to provide confirmation from your doctor that you are fit enough to travel.

Make sure that you understand what you are and are not being covered for and always read the small print.

Some insurance companies ask that all members of the party travelling with you are covered under the same insurance policy. This is so that in the event of one person being taken ill during the holiday, the whole group is covered for extra travel or hotel costs. Always check the small print of your policy document to see what is and what is not covered.

The Prostate Cancer Charity does not endorse or recommend any company or broker. This list has been compiled, in some cases, from feedback from our callers, and is intended only to help you to find a possible insurer.

Company Name	Telephone Number	Website Address
1 Stop Travel Insurance	0844 482 0808	www.1stoptravelinsurance.co.uk
AA Travel Insurance	0845 092 0606	www.aatravelinsurance.com
Able2travel (CH Facilities Ltd)	0870 750 6711	www.ch-travelcare.co.uk
Age Concern Insurance Services	0845 600 3348	www.ageconcern.org.uk/insurance.asp
All Clear Travel	08712 088 579	www.allcleartravel.co.uk
AXA Insurance	0870 366 2116	www.axa.co.uk/travelinsurance
Brunsdon & Co (online)	01424 220 110	www.brunsdon.com
Cancer Travel Insurance	0845 880 0163	www.cancertravelinsurance.com
Citybond Suretravel	0845 618 0312	www.citybond.co.uk
En Route	0800 783 7245	www.enrouteinsurance.co.uk
Freedom Travel Insurance	01223 454 290	www.freedominsure.co.uk
Free Spirit	0845 230 5000	www.free-spirit.com
Insure Blue	0800 085 5011	www.insureblue.co.uk
InsureCancer Medi Travelcover Ltd	01252 780190	www.insurecancer.com/

Company Name	Telephone Number	Website Address
Its So Easy Travel Insurance	0845 222 4205	www.itssoeasytravelinsurance.com
J & M Insurance Services	0845 338 1638	www.jmi.co.uk
JD (Consultants) Insurance Brokers	01689 859 102	
Leisurecare	01285 640727	www.leisurecare.co.uk
Marks & Spencer	0800 068 3918	www.marksandspencer.com
Medi Quote Ltd	01243 534 400	www.mediquote.com
Medici Travel Insurance	0845 8800 168	www.medicitravel.com
Perry & Gamble	01404 830100 01404 830104	www.perrygamble.co.uk
Post Office Counters	0800 294 2292	www.postoffice.co.uk
Saga Insurance	0800 015 8055	www.saga.co.uk
Tesco Travel Insurance	0845 300 8800	www.tescofinance.com
The Insurance Surgery	0870 458 7955	www.the-insurance-surgery.co.uk
Towergate Risk Solutions (formerly MARRS Insurance Brokers)	0208 920 1234	www.towergaterisksolutions.co.uk
Venturesure	0845 230 3521	www.venturesure.co.uk

More Information

Association of British Insurers

An organisation of insurance companies which acts as advocate for high standards of customer service in the insurance industry.

Telephone: 020 7600 3333

Website: www.abi.org.uk

Email: info@abi.org.uk

British Insurance Brokers Association (BIBA)

A UK organisation representing the interests of insurance brokers, intermediaries and their customers.

Telephone: 0870 950 1790

Website: www.biba.org.uk

Email: enquiries@biba.org.uk

Financial Services Authority (FSA)

The FSA is the UK's financial watchdog, set up by the government to regulate financial services and protect your rights. The FSA also provides clear, impartial information about financial products and services.

Consumer Helpline Tel: 0845 606 1234

(call rates may vary)

Telephone: 0845 734 0104

Open Monday – Friday, 8am – 8pm

Website: www.moneymadeclear.fsa.gov.uk

Macmillan Better Deal Campaign

For information on financial help for people affected by cancer. They also provide a means-tested grant to help those experiencing financial difficulties.

Freephone: 0800 500 800

Open Monday – Friday, 8am – 8pm

Open Saturday 9am – 12 noon

Website: www.macmillan.org.uk/betterdeal

Website: www.macmillan.org.uk/Get_Support/

Home Office Drugs Branch

For information about taking prescribed controlled drugs abroad, export licenses and embassy contact details.

Telephone: 020 7035 0467

Website: www.drugs.gov.uk/drugs-laws/

Tips for travelling

Planning your holiday or journey

- Check with your specialist team that any travel you may have booked, or are considering booking, will not affect your investigations or treatment plans.
- Consider how you are feeling when planning travel. Fatigue, nausea, incontinence and other problems can affect what you are able to do.
- Will you need any special arrangements, such as a wheelchair, access to a toilet or special diet? If so these will need arranging before you travel.
- Are you taking any medicines abroad with you? If so check with your doctor to see if you need to take a letter or prescription with you. Some drugs, including some strong painkillers, are not allowed through customs without a letter from your doctor. Also check with the embassy of your destination to find out if there are any specific restrictions on carrying medicines. You will need enough medicine to last your entire trip, plus some spare to cover any unexpected delays. Where possible, keep all your medicines in your hand luggage in case your suitcase gets lost.
- Do you need any vaccinations before your journey? Your practice nurse at the GP surgery can discuss your situation with you and give you any injections you may need.
- If you have a catheter, do you feel able to care for it while you are away? Make sure you have enough equipment with you during your holiday. If you are worried about this, your specialist nurse can answer any questions you may have before you travel.
- If you have difficulties with continence, make sure you pack enough pads to use during your trip plus some extra in case of delays. You may like to keep some pads in your hand luggage as well as in your suitcase for use during your journey and in case your suitcase is lost.
- You may like to carry information about your medical condition and your treatments when travelling in the UK or abroad. If you need any unexpected health care, this information will tell the health professionals treating you about your medicines and any procedures you have had and any special requirements. If you are travelling to a non-English speaking country ask your doctor if this information can be translated.

What to consider while you are away

- If you are going on a long haul flight you may need to take precautions to prevent blood clots, called deep vein thrombosis (DVT). Move around as much as you can during the flight or exercise your legs while you are sitting in your seat. Drink plenty of water and other non-alcoholic drinks, and wear compression socks if your doctor advises you to.
- Will you be travelling to a sunny destination? Protect yourself from the harmful effects of the sun by avoiding direct sunlight between 11am and 3pm, and by using a high factor sunscreen (around SPF 30). Wear loose cotton clothing as well as a hat and sunglasses. It is particularly important to cover your skin in the sun if you have had radiotherapy.
- If you are travelling to a destination where insects are a problem then use an insect repellent. Some sun tan lotions also contain insect repellent.
- Animals may be a risk to your health while on holiday, particularly if you are bitten. Both domestic and wild animals can pose a problem. Avoid contact with animals when travelling especially if you are at higher risk of infection.
- Preventing infection is important while on holiday. Food and drink in some countries may contain harmful bacteria. If your treatment has affected your immune system your doctor may give you a course of antibiotics to take during your holiday so that infection is prevented. Your doctor may also give you medicine to prevent you from becoming dehydrated (loss of fluids in the body).
- Always carry some emergency contact details with you so that your family, friends or carers can be informed of any problems quickly.

The Prostate Cancer Charity makes every effort to make sure that its services provide up-to-date, unbiased and accurate facts about prostate cancer. We hope that these will add to the medical advice you have had and will help you to make any decisions you may face. Please do continue to talk to your doctor if you are worried about any medical issues.

The Prostate Cancer Charity funds research into the causes of and treatments for, prostate cancer. We also provide support and information to anyone concerned about prostate cancer. We rely on charitable donations to continue this work. If you would like to make a donation, please call us on 020 8222 7666.

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Telephone: 0141 314 0050

Website: www.prostate-cancer.org.uk



Free and confidential Helpline

0800 074 8383

Mon-Fri 10am-4pm, Wed 7-9pm

Calls are free of charge from UK landlines.

Mobile phone charges may vary.

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Reviewed January 2009

To be reviewed January 2010