

## 28. Travel Insurance

### Issues to consider

Whether you are thinking of going away in the UK or abroad, the first thing to do is to talk to your cancer doctor to check you are fit to travel. What you need to do will depend on where you want to go and how well you are. You should allow plenty of time to make any special arrangements.

Be realistic - places you have been before may not be suitable now. Think about what you need and make sure your destination is suitable. For example, if you tire easily and can't walk long distances, check that the facilities you need are close to where you are staying.

Many travel companies have medical officers. They can help you decide if you are well enough to travel and if it is practical. They can also arrange early boarding, wheelchairs, special diets and oxygen if you need them. Make sure you are clear about what your travel company will provide. It is worth shopping around as prices can vary.

### Travelling and your physical needs

How your physical needs affect your trip will depend on when and where you want to go, as well as on the type of cancer and treatment you've had. Your needs may be different if you go away before, rather than during or after, your treatment.

You may need to consider

Feeling tired after a course of treatment

Being at more risk of getting an infection

Being more sensitive to the sun, from either radiotherapy or some cancer drugs

Feeling sick

Having diarrhoea

Coping with physical changes, for example after surgery

None of these possible problems should stop you going away. In fact a break may help you to recover and feel that you are getting back to normal. But it is worth thinking about where it is best to go and what you will need while you are away.

Before you decide when and where to go, think about

When you finish treatment - is this the best time to go or would you enjoy it more if you left it a month or so?

Whether to holiday in the UK or abroad?

Whether you need privacy after coping with a physical change?

What the climate will be like?

Whether you need a place to stay that has wheelchair access?

### Getting travel insurance

Travel insurance can be more difficult to get when you have had cancer and may take longer to arrange. There are two areas of concern for your insurance company - whether you may have to cancel your trip, or whether you may become ill on holiday.

To cover your fitness to travel, you will usually have to supply a letter from your cancer specialist. You do have to consider emergencies, however unlikely that may seem. It is vital to have travel insurance because you may have to be brought home if you do become ill. This can cost a lot of money but your travel insurance will cover the cost for you.

You are likely to find it more difficult to get insurance for some countries than for others. The USA can be particularly difficult because medical care is so expensive there. If you needed treatment there, the insurance company know that it could cost them a lot of money.

### Vaccinations

To visit some countries you will need vaccinations before you leave. If you are having certain cancer drugs or have a weakened immune system, you may not be able to have certain vaccinations. Check with your doctor before you have any.

## Flying

Your cancer or treatment may affect your journey planning - for example, your risk of infection, or whether you are more prone to blood clots.

## Medicines you may need to take

If you are taking any medicines, you should plan how much you need to take with you and get those prescriptions before you go. If you are taking any controlled drugs, such as morphine based painkillers, you may need to make special arrangements.

## Arranging an oxygen supply

If you need oxygen during the day or at night, you will need to make arrangements for a supply where you are staying. You also need to consider if you will need oxygen for your journey to and from your holiday destination.

## Local Resources:

Resource	Contact Details
<b>Livewell South West: Managing Stress</b> This one hour workshop introduces the symptoms of stress and how the body responds, and provides simple strategies to manage this	<b>Livewell South West:</b> To book a place on any of the 1 hour workshops please call: Tel: 01752 435419 or Email: <a href="mailto:plymouthoptions@nhs.net">plymouthoptions@nhs.net</a>
<b>Macmillan Cancer Support</b> Search: Travel blog for up-to-date accounts and information on different travel insurance companies	<a href="http://www.macmillan.org.uk/">http://www.macmillan.org.uk/</a> <b>0808 808 0000</b>

## Further Information:

<b>Macmillan Cancer Support booklets:</b> – available free from the Mustard Tree Macmillan Centre
Travel and Cancer
Getting travel insurance when you have been affected by cancer
Travel and Cancer CD
<a href="http://finance.macmillan.org.uk/travel-insurance/checklist">http://finance.macmillan.org.uk/travel-insurance/checklist</a>