

Travelling and Travel Insurance

This Infosheet outlines a few things which will, we hope, make your trip as an AL amyloidosis patient safer and more enjoyable including what to do before you go on holiday, what to do while you are away and when you return, getting travel insurance and it also lists some specialist travel insurance companies.

Going on holiday is often one of the highlights of the year – offering a welcome break from routine and a change of scenery. This does not necessarily need to change after a diagnosis of AL amyloidosis; with careful planning and a few sensible precautions, you can still enjoy holidays both in the UK and abroad.

You may find it harder, or more expensive, to get travel insurance when you have had a diagnosis of AL amyloidosis: some insurance companies assume that you are more likely to make a claim. Yet in order to avoid any unforeseen financial costs, it is very important to get travel insurance if you are going on holiday or travelling abroad.

This Infosheet outlines a few things which will, we hope, make your trip safer and more enjoyable.

Before you go

Letters and medicines

It is always advisable to chat over your holiday plans with your doctor, especially if you are on treatment for your AL amyloidosis. Most doctors will be happy to write a letter for you to carry with you, outlining your previous/current treatment and details about your disorder. This could be invaluable should you fall ill whilst you are away.

It is very important that you have enough medication with you to last for your whole trip. It may also be sensible to carry some extra in case of any unforeseen delays. If you are prone to picking up infections, it may be worth speaking to your doctor about taking a course of emergency antibiotics with you. As an added precaution you may also want to take some 'just in case' medication with you – for example to deal with the onset or increase of diarrhoea or constipation.

When travelling, the Home Office advise that all prescription drugs should be carried:

- In their original packaging
- In your hand luggage
- With a copy of your (repeat) prescription, or a note from your doctor detailing any medications that you are taking with you

Restrictions

If you are travelling abroad for one month or more and you are taking large amounts of controlled drugs with you (e.g. opiate pain-killers), then you may need an export licence from the Home Office. You may also need to check with the Embassy or High Commission of the country you are visiting, or with Home Office Drugs Branch, in case they have any restrictions on taking your medications (e.g. opiate pain-killers) into the country.

If you are carrying syringes, check with the airline first for their security guidelines – you may need an accompanying doctor's letter.

If you know that you will need to have treatment (e.g. infusions or injections) whilst you are travelling to a country within the European Economic Area (EEA) or Switzerland then you will also need to apply for an S2 form. The S2 form entitles you to state-funded treatment in

these countries. Treatment will be provided under the same conditions of care and payment as for residents of that country. This could mean you have to pay a percentage of the costs personally.

You should speak to your GP or consultant about how to apply for funding for your treatment abroad through the S2 form.

Vaccinations

Depending on which country you are planning to visit you may need to have vaccinations before you go. There may be restrictions on which vaccinations are safe for you to receive. Again it is worth discussing this with your doctor or nurse well in advance of your proposed departure date.

Travel insurance

It is extremely important that you get travel insurance for your trip away. There are several specialist companies who provide tailored insurance for people with existing medical conditions such as AL amyloidosis. It is vital that you tell your insurer about your disorder and treatment; if you do not provide this information your insurer can refuse to pay for medical care even if it is not related in any way to your disorder.

The following is a list of points to consider when planning a holiday and shopping for travel insurance:

- A good starting point would be to discuss with your consultant whether they think you are fit enough to travel. Most travel insurance companies will need confirmation from a doctor stating you are fit to travel. It may save time and money if you ask for a 'fit for travel' letter from your consultant or GP before contacting travel insurance companies
- Allow enough time (at least a month) before you travel to apply for insurance as it may take some time to get the best cover
- Many travel insurance companies use a 'medical screening' system to determine whether they can offer you an insurance policy. This is usually done over the phone and will mean you are asked a series of questions about your AL amyloidosis and any treatment you have had or are having. You must also declare any other health conditions to the insurance company, otherwise they will be able to declare your policy invalid should you need to make a claim

- It may be cheaper to look into an annual insurance policy if you are planning to travel more than once a year.
- It is advisable to have at least one of your travelling companions insured on the same policy as you. This should ensure that someone could accompany you home, should you become unwell
- Your choice of destination will affect the cost of insurance. If you are travelling to the USA, insurance will be more expensive and can be more difficult to arrange than for within Europe

Some countries in Europe have reciprocal health arrangements with the UK. This means you will get the same care as the people who live in the country you're visiting, which may not be the same as the care you'd expect to get from the NHS. To access this you need a **free** European Health Insurance Card (EHIC), which you can apply for at the Post Office or online at www.ehic.org. The EHIC entitles UK residents to free or reduced-cost emergency treatment when temporarily visiting European Economic Area (and certain other European) countries. The EHIC is not an alternative to travel insurance. It

will not cover any private medical costs nor help getting back to the UK should you become unwell while on holiday.

Getting travel insurance

When applying for travel insurance it is important to read the 'small print' of a proposed policy. In particular, it is essential to check:

- The cost of the insurance (the premium) and the amount you have to pay if you make a claim (the excess)
- Exactly what is included and excluded in the policy
- That medical equipment you need to take on holiday with you is covered
- Whether the policy offers cancellation cover

Travel insurance companies vary considerably in their price and the level of cover they provide, so it is worth considering different options. You should be prepared to answer a range of questions about your AL amyloidosis and your treatment. Some companies may refuse you cover, only provide you with partial cover or only provide cover with increased premium or excess. Contacting travel insurance companies can be a difficult and time

consuming process. Try to be patient and persevere – you may want to consider contacting one company at a time.

See pages 7 – 9 for a list of travel insurance companies that specialise in providing insurance for people with existing medical conditions.

Travel arrangements

When planning your trip it is important to make sure that your travel plans are realistic and that you will not arrive at your destination exhausted or in extreme pain. It is advisable to think about any assistance that you may need whilst travelling. Most travel and airline companies will have a medical officer who should be contacted before your journey. They can then help with any special arrangements that you may need to make your trip more comfortable.

Travelling

Long haul flights

Before you go on a long haul flight, you may want to discuss preventative measures to help reduce the risk of DVT (deep vein thrombosis or blood clots) with your GP. During the flight it is important to try to exercise your

feet/legs as this will help prevent stiffness and can reduce your risk of DVT.

All flights

It is important that you keep well hydrated throughout your flight. You may find it handy to have your own supply of bottled water rather than relying on the catering on the flight. However you should remember that there are restrictions placed on what liquids you can take through the security checks at airports – bottled water can usually be purchased in the shops in the departure lounge after you have passed through security. It may also be worthwhile taking a small travel cushion or neck collar with you for extra comfort, particularly if your journey is quite long.

Ask to sit near the toilet or for a seat with extra leg room if you think this may help. It is often helpful to get up and move around, at regular intervals throughout the flight, to minimise pain and discomfort.

While you are away

Food and drink

When away it is important to keep well hydrated. This will help protect your kidneys and prevent

dehydration. Remember that if you are in a hot climate you may need to drink more than you usually would. It is sensible to drink bottled water when away from home to minimise the risk of infection.

Many people can develop stomach upsets whilst abroad so it is wise to adopt some sensible safety precautions when eating out. Try to eat only in restaurants that serve freshly cooked foods and avoid salads, ice in drinks and any uncooked meat or fish.

Sun safety

You will need to be particularly careful in the sun especially if you are on, or have just completed, chemotherapy treatment, as your skin will be much more sensitive to the sun's rays. It is important to apply an adequate sun block liberally and regularly, especially to exposed areas. You can find more information on choosing a sun block (for example, what is meant by broad spectrum, SPF, star rating) on the NHS Choices website www.nhs.uk. Staying in the shade, wearing a hat and loose cotton clothing can all help minimise the risk of burning.

Treatment away from home

If you do need to buy medicines abroad, be certain about what you are buying and do not take anything that you are unsure about. Do not bring any medicines bought abroad home with you.

If you are taking erythropoietin (EPO), or any other medicines that have to be stored below room temperature, remember to check that the hotel/apartment you are staying in has fridge facilities and that they will be happy for you to store your medicines.

If you do become ill while you are away, make sure a doctor reads your letter detailing your medical history. Try to contact your insurance company as soon as possible – they should make all the necessary arrangements for you, and your family, to get home safely.

Within the UK

If you are on holiday in the UK, take the phone numbers of both your doctor and nurse and the out-of-hours doctor at your hospital so that you can call them if you need any medical advice.

If a nurse normally administers regular treatment to you, it is

often possible to arrange for a local nurse to do this whilst you are away. It is also possible to arrange dialysis away from home in the UK and even abroad. Your doctor or nurse will be able to tell you more about this.

When you return

You will hopefully return home rested and rejuvenated after an enjoyable time away. However, if you do start to feel unwell, particularly if you have persistent diarrhoea, an infection or a nasty insect bite, it is important that you see your GP immediately in order to receive the appropriate treatment. If necessary, try to make any insurance claims as soon as you return home, as you are more likely to remember events clearly.

Further information and useful organisations

NHS Choices

www.nhs.uk

Provides up-to-date health advice for travellers, including on the S2 and EHIC forms.

Global Dialysis

www.globaldialysis.com

Provides comprehensive information on dialysis centres around the world.

Home Office Drugs Branch **www.gov.uk/controlled-drugs-licences-fees-and-returns**

020 7035 4848

(Monday – Friday, 9am – 5pm)

Provides personal import/export licences for controlled drugs and further information about travelling with controlled drugs.

Specialist travel insurance companies

All the travel insurance companies listed below specialise in providing travel insurance for people with pre-existing medical conditions.

Freedom Travel Insurance

www.freedominsure.co.uk

01223 446 914

Freedom Travel Insurance make a donation of 10% to Myeloma UK for each policy sold, at no extra cost to you. Either quote ‘Myeloma UK’ when you speak to them or use the specific link on the Myeloma UK website so they know that you would like this donation to be made.

Just Travel Cover.com

www.justtravelcover.com

0800 294 2969

Just Travel Cover make a donation of 15% to Myeloma UK for each policy sold, at no

extra cost to you. Either quote 'Myeloma UK' when you speak to them or use the specific link on the Myeloma UK website so they know that you would like this donation to be made.

Nowicantravel
www.nowicantravel.co.uk

0845 2 307 155

Nowicantravel make a donation of 25% to Myeloma UK for each policy sold, at no extra cost to you. Either quote 'MYELOMA' when you speak to them or use the specific link on the Myeloma UK website so they know that you would like this donation to be made.

Age UK Travel Insurance
www.ageuk.org.uk/travelinsurance

0800 389 4852

All Clear Travel Insurance
www.allcleartravel.co.uk

01708 339295

Avanti Travel Insurance
www.avantitravelinsurance.co.uk

0800 888 6195

Club Together
www.club-together.org

0344 249 1702

FISH Insurance
www.fishinsurance.co.uk

0333 331 3770

Free Spirit Travel Insurance
www.freespirittravelinsurance.com

0800 170 7704

Good to Go
www.goodtogoinsurance.com

0844 3340 160 or 01279 621 662

Insurancewith
www.insurancewith.com

02038 293875

Insure Cancer (also trade as Medi Travel Cover Ltd)
www.insurecancer.com

01252 780 190 or 0845 64 90 190

Insure for All
www.insureforall.com

0800 082 1265

It's so easy travel insurance
www.itssoeasytravelinsurance.com

0330 606 1422

MIA Online Ltd
www.miatravelinsurance.co.uk

0800 999 3333

Staysure travel insurance
www.staysure.co.uk

0800 033 4902

World First Travel Insurance
www.world-first.co.uk

0345 90 80 161

Insurance brokers

Insurance brokers do not supply insurance themselves; they shop around to try to find a suitable insurance company for you. The insurance brokers listed below specialise in providing cover for those travelling with a pre-existing medical condition.

Able2travel Ltd (formally CH Facilities Ltd)

www.able2travel.com

01892 839 501

JD (Consultants)

www.jdtravelinsurance.co.uk

Tel: 0844 247 4749

General insurance companies

Marks and Spencer

www.marksandspencer.com

0800 068 3918

Post Office Travel Insurance

www.postoffice.co.uk

0800 169 9999

Insurance standards and complaints

Information about insurance standards and making a complaint against a travel insurance company can be found at:

Citizens Advice Bureau (CAB)

www.nacab.org.uk

CAB offers free, independent and confidential advice about consumer issues, including travel insurance and making a complaint. Check your local telephone directory or the internet to find your nearest branch.

Financial Ombudsman

www.financial-ombudsman.org.uk

0800 023 4567

The Office of the Financial Ombudsman is set up to help settle complaints about businesses providing financial services, including insurance companies.

To our knowledge this information was correct at the time of printing. Please let Myeloma UK know if you find any particular company helpful (or unhelpful), or if you have used a company that does not appear on this list, as we regularly review and update our information. Good luck and happy holidays!

About this Infosheet

The information in this Infosheet is not meant to replace the advice of your medical team. They are the people to ask if you have questions about your individual situation. All Myeloma UK publications are extensively reviewed by patients and healthcare professionals prior to publication.

Other information available from Myeloma UK

Myeloma UK provides a wide range of information covering all aspects of the treatment and management of AL amyloidosis.

For a full publication list visit www.myeloma.org.uk/publications

To order your free copies contact Myeloma UK. Our information is also available to download at www.myeloma.org.uk

To talk to one of our Myeloma Information Specialists about any aspect of AL amyloidosis, call the Myeloma Infoline on **0800 980 3332** or **1800 937 773** from Ireland.

Information and support about AL amyloidosis is also available around the clock at www.myeloma.org.uk/amyloidosis

Notes

Published by: Myeloma UK
Publication date: May 2009
Last updated: April 2016
Review date: April 2018

Myeloma UK 22 Logie Mill, Beaverbank Business Park, Edinburgh EH7 4HG
T: 0131 557 3332 **E: myelomauk@myeloma.org.uk** Charity No: SC 026116

Myeloma Infoline: 0800 980 3332 or
1800 937 773 from Ireland
www.myeloma.org.uk

Myeloma Awareness Week 21 - 28 June