

Travelling and brain tumours

If you have, or have had, a brain tumour your diagnosis may affect your ability to travel. This can be for various reasons, including limitations related to treatments and medications, the effects of the tumour itself and the cost of travel insurance.

In addition to this, you will be making more journeys for medical appointments if you have a brain tumour, which can be very costly.

This fact sheet aims to give an overview of some of the options and help available to you if you have or have had a brain tumour.

In this fact sheet:

- Travelling locally and for medical appointments
- Travelling abroad and travel insurance companies
- A list of resources about travelling and related issues that you may find helpful

Travelling locally and for medical appointments

Driving

After being diagnosed with a brain tumour, it is very common to be asked to give up your driving licence. This may be temporary, or you may not be able to legally drive again, (for further information see the driving and brain tumours fact sheet).

Blue Badge scheme

If you have severe mobility issues, you or your carer may be entitled to a 'Blue Badge' under the government's 'Blue Badge scheme'. This allows you, or the person who is driving you, to park near to where you need to go. Blue badges are given by your local council following a disability assessment. For more information about the scheme, visit:

www.gov.uk/blue-badge-scheme-information-council

Please note that a Blue Badge does not give you free parking at all hospitals. It is worth asking staff at your hospital whether they offer this. In addition to this, conditions for the Blue Badge scheme in Westminster, Kensington & Chelsea, Camden and the City of London differ from concessions in the rest of the country.

Public transport

If you have a disability or severe mobility issues, you may be entitled to reduced costs when using public transport. To find out more about this and whether you meet the eligibility criteria, please visit:

www.gov.uk/transport-disabled

If you are disabled and live in London, you may be eligible for free travel on public transport in London via a scheme called 'The Freedom Pass'. For more information about this scheme and to check your eligibility, see the London Councils Freedom Pass website: www.londoncouncils.gov.uk/services/freedompass/

Taxicard for London

If you live in a London borough, have serious mobility issues and difficulty using public transport, you may qualify for reduced taxi fares. Further information about the London Taxicard scheme is available at www.londoncouncils.gov.uk/services/taxicard

Transport provided by voluntary organisations

Some voluntary organisations offer a driving scheme provided by volunteer drivers. They may be able to help you with transportation to medical appointments or support groups. You can check with your local council about any such schemes available to you.

Help with travel costs for medical appointments

In addition to the above, you may be entitled to financial help with costs incurred for travelling to and from hospital appointments and parking charges. This usually involves being able to claim back costs, rather than receiving up front payment. You will need to pay on each occasion and then claim back the money.

You must meet certain criteria to qualify for such assistance, these include:

- Your weekly income being sufficiently low.
- Being in receipt of Income Support.
- Being in receipt of income-related Employment and Support Allowance.

For more information and a full list of eligibility criteria, please visit the NHS Choices website:

www.nhs.uk/NHSEngland/Healthcosts/Pages/Travelcosts.aspx

You will need proof of costs (e.g. bus ticket receipts) to be able to claim back your costs, as well as proof of eligibility.

If you are caring for someone who is living with a brain tumour, you may be able to receive help with travel costs for travelling to the hospital they are being treated at through the 'Social Fund'. Eligibility criteria apply, including low income or receiving income-related job seekers allowance. For more information about the Social Fund, please see the NHS Choices website: www.nhs.uk/CarersDirect/moneyandlegal/socialfund/Pages/Overview.aspx

The benefits enquiry line will also be able to give general information about support available to disabled people and their carers. You can call them on: **0800 882 200** or email them at: Bel-Customer-Services@dpw.gsi.gov.uk

Travelling abroad

Flying

It is strongly advised that you seek your doctor's advice on whether they believe that you are fit to fly before booking any travel arrangements.

You would not normally be able to fly for around three months after brain tumour surgery. This is because of changes in air pressure affecting any remaining swelling in your brain and reduced oxygen levels inside the cabin. After this period it should be safe to fly, but do talk to your consultant first,

Travel insurance

Travel insurance provides you with compensation for anything that could go wrong while you are away on holiday. This may include anything from your trip being cancelled to losing your suitcase.

The most important element of travel insurance is the medical expenses cover. If you are without cover and you travel to a country with high medical costs, or if you need to be flown back home in an emergency, the possible cost to you could be very high.

It can be costly to get travel insurance if you have, or have had, a brain tumour. This is because travel insurers weigh up the likelihood of an individual making a claim and consider many factors, including the chances of you cancelling your trip due to ill health, and the likelihood of you having to seek medical assistance while away.

Your holiday destination

Whether you have had a brain tumour or not, travel insurance costs vary depending on where you want to go. For example, as medical costs in the USA are very high it may be harder or more expensive to get cover for travel there. If you have an incurable brain tumour, you may not get insurance for the USA and may have to rethink your holiday plans. As a general guide, insurance for Europe is cheaper than other destinations.

Full disclosure

When taking out travel insurance it is vital that you fully disclose any information about existing or pre-existing medical conditions. Even if you had a brain tumour a long time

ago, you will still need to disclose it. If you do not make a full disclosure the insurance company can rightly claim it was misinformed and may not pay out if you need to make a claim. If you have an annual or multi-trip policy, you may also need to provide an updated confirmation certificate from your GP each time you travel. If you have a terminal illness, or have been told you are unfit to travel, then travel insurance companies may not provide you with cover.

Insurers will need to know rather detailed information about you, your diagnosis and your planned trip. It can feel emotionally difficult to talk about some of this so you may find it helpful to prepare yourself for the conversation and perhaps note down answers on the following areas, as you are likely to be asked about them.

Common questions asked may include:

- Date of diagnosis
- Details of prognosis
- Details of treatment (if any)
- Fitness to travel, including the best time to travel (according to your consultant)
- Epilepsy details/treatment (if relevant)
- Details of destination (e.g. mainland/island)
- Length of planned trip

Cancer and travel insurance

When you have cancer you become a greater risk for a travel insurance company, as they see you as someone much more likely to need medical treatment when abroad. However, there are companies that are prepared to look at individual cases.

If you have cancer or have had cancer in the past, some travel insurance companies will give you medical insurance if you have a certificate from your doctor saying you are fit enough to travel. You should then be able to make a claim on your insurance for emergency treatment abroad, even if that treatment is necessary because of your cancer. To claim, however, you must have told them about the cancer when you applied for cover. If they insured you after you had made a full disclosure, then they have knowingly taken the risk and must pay according to the policy.

If you have had treatment for cancer during the 12 months before your trip, some companies may only insure you for treatment or emergencies unrelated to your cancer. This means you may be able to get travel insurance, but if you need treatment as a result of your cancer, you will have to pay it yourself. It is important when taking out a travel insurance policy that you know what you are and are not covered for.

Insurance companies

At The Brain Tumour Charity we do not recommend and have not vetted individual travel insurance companies, however from feedback gathered from those who have been affected by a brain tumour, we have produced the following list of companies who may be able to help:

- **Cancer Travel Insurance**
T: 0845 880 0163
www.cancertravelinsurance.com
- **World First**
T: 0845 908 0161
www.world-first.co.uk
- **Orbis Insurance**
T: 01424 220 110
www.orbisinsurance.co.uk
- **J&M Insurance**
T: 0845 338 1638
- **Citybond**
T: 0845 618 0345
www.citybond.co.uk

The European Health Insurance card (EHIC)

If you are travelling to a country within the European Union (EU), you can get an application form for the European Health Insurance Card (EHIC) online or from your post office (beware of unofficial websites that try to charge you). The EHIC replaced the old E111 in September 2005 and the E111 is no longer accepted.

The EHIC allows you to access the same medical care that someone who is resident in the country is entitled to (the countries included in this agreement will be listed in the leaflet that comes with your form or online). This is not necessarily the same entitlement that you would have on the NHS- it depends on the particular country's provisions. You will need to take your EHIC card with you when you travel if you want to benefit from these reciprocal health service agreements and you may be asked to show it. In addition to this you may have to pay for some treatments at the time you receive them and then claim your money back later.

The EHIC does not cover the costs of any pre-planned medical treatment abroad in EU countries. It will only cover you for unseen medical needs.

You should always apply for EHIC in addition to, rather than instead of, travel insurance. This is because the EHIC will not cover all costs you may incur, such as private treatment (if you can only get to a private clinic in an emergency), or extra accommodation costs, whereas travel insurance would usually cover this.

If you have travel insurance, you still need an EHIC because your insurance company may not cover the cost of treatment that the EHIC covers. If you try to claim in full and do not have a card they may not cover all your costs.

You can find an application form online for an EHIC card at: www.applyehic.org

What if I have further questions?

If you require further information, any clarification of information, or wish to discuss any concerns, please contact our Information and Support Team:

Call: 0808 800 0004

(free from landlines and most mobiles:
3, O2, Orange, T-mobile, EE, Virgin and Vodafone)

Email: info@thebraintumourcharity.org

**Join our online forums at:
thebraintumourcharity.org**

About us

The Brain Tumour Charity makes every effort to ensure that we provide accurate, up-to-date and unbiased facts about brain tumours. We hope that these will add to the medical advice you have already been given. Please do continue to talk to your doctor if you are worried about any medical issues.

We are the UK's leading brain tumour charity. We fund scientific and clinical research into brain tumours and offer information and support to those affected, whilst raising awareness and influencing policy.

We rely 100% on charitable donations to fund our vital work. If you would like to make a donation, or want to find out about other ways to support us including fundraising, leaving a gift in your will or giving in memory, please visit us at thebraintumourcharity.org or call us on **01252 749990**

About this fact sheet

This fact sheet has been written and edited by The Brain Tumour Charity's Information and Support Team. The accuracy of medical information has been verified by a leading neuro-psychiatrist. Our fact sheets have been produced with the assistance of patient and carer representatives and up-to-date, reliable sources of evidence. If you would like a list of references for any of the fact sheets, or would like more information about how we produce them, please contact us.



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Your notes

Saving lives through research, information, awareness & policy



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