

Ask Mary

25th April 2016

Free Spirit Q&A

Specialist travel insurance for people with brain tumours

We know that many of you may have faced problems and challenges when trying to obtain travel insurance. This seems unfair, as arguably you are the group of people most in need of a holiday. However, it can seem almost impossible to secure the necessary cover for you to travel.

Mary Holt from Free Spirit, a specialist travel insurance provider, has almost two decades of experience helping people with medical conditions navigate the complex travel insurance market and finding solutions to a wide range of specific needs.

In her Q&A below, Mary explores the 'do's and don'ts' of specialist travel insurance so you are better equipped to find the right cover for you and your family.



Q1. Why do I need specialist travel insurance?

Most standard travel insurance policies do not cover brain tumours which means, you wouldn't be able to claim if you needed emergency treatment abroad or if you had to cancel your trip as a result of your condition.

A specialist policy, such as Free Spirit, will cover your medical condition(s) (subject to medical screening) so that you have full protection both before and during your trip. As with all policies, terms and conditions will apply so you will need to read the policy wording.

If you already have travel insurance in place, it is worth checking it covers your existing medical condition(s).

Q2. Do you think it is possible for me to get travel insurance for my medical condition(s)?

In my experience, many people with brain tumours are able to obtain travel insurance through a specialist provider. You will be assessed on an individual basis, which will take into account a number of things like your health, age, where you are travelling to and how long you are going away for.

If you find it difficult to talk about your condition, you might want to consider asking a friend or relative to be there while you make the call or they could do it for you as long as they have all the relevant information to hand.

It is also useful to know that most travel insurance companies use a medical screening process to determine if they can cover you.

Q3. What is medical screening and why do I have to go through it?

Medical screening provides the insurer with all the relevant facts to make a decision on whether they can offer travel insurance.

It is used to calculate a risk score, which is determined from the questions you answer during medical screening. There will be a score for each of your medical conditions. The total score may also be affected by where you are travelling to. This is then used by the insurer to determine whether they will cover you and on what terms.

All of this may sound daunting. However, you will just need to answer a series of multiple-choice questions that takes a few minutes. Some of them might seem personal, but your answers are completely confidential. It is very important that you answer the questions as accurately as you can to ensure that you are covered. If you do not answer the questions, correctly, it may affect any claim.

Q4. What questions am I likely to be asked?

You will be asked to disclose your medical condition(s). My top tip is to have all that information to hand when you are applying for a quote so you can accurately answer all the questions.

Insurers do not ask to see your formal medical records when you apply for travel insurance, but may request them if you make a claim.

Another question that travel insurance companies have to ask and which you may find distressing to answer, is whether your medical condition is terminal. You might want to consider having a friend or relative with you while you do this or ask them to make the call for you.

Q5. Do I need to provide a doctor's letter to say I am fit to travel?

For certain medical conditions (such as terminal and life limiting conditions), insurance providers will ask for a letter from your GP confirming your diagnosis and that you are fit to travel. My advice is to leave plenty of time to obtain your travel insurance in case a letter is required.

Q6. Will my medical condition(s) affect the cost of my travel insurance?

The cost is likely to be higher than for someone without medical conditions.

My advice would be to check the price of travel insurance before booking your trip in case the cost means that you are unable to take the trip you want. It can be less expensive to get travel insurance cover for some countries due to varying healthcare costs. For example, France may be cheaper than Spain and Australia significantly cheaper than the USA or Canada.

Q7. What information do I need to provide to ensure I am covered?

Different insurers will ask a variety of questions although many use the same medical screening system. However, it is a good idea to make sure that you have your full medical history to hand when applying for a quote. For example, you may be asked to declare the following:

- Has the disease ever spread to other parts of the body?
- Has the tumour(s) been surgically removed?
- How long ago was the diagnosis made?

- If diagnosed more than a year ago, how frequently are you seeing a hospital doctor about this?
- Is there any on-going treatment or is any planned?

My advice is to make sure that you tell the insurer everything – don't hold anything back!

Q8. I tried to obtain a quote online but, having declared my condition, I was told to contact the insurer by telephone. Why would that be?

Many specialist providers will only quote for certain medical conditions over the telephone as they need to individually assess you.

Each travel insurance provider is different. Just because you haven't been able to obtain the policy online, it doesn't necessarily mean you won't be able to get travel insurance.

Q9. I'm taking medication to control my brain tumour. Do I still need to declare it?

Even if your condition(s) is under control with medication, you still need to declare it.

The insurer may ask you about your medications and whether they have changed recently.

Q10. Can I get travel insurance if my medical condition is terminal?

There are a few specialist providers, such as Free Spirit, that can provide cover for people with terminal or life limiting conditions. Cover is normally only available by contacting the travel insurance company by telephone as each enquiry is individually assessed. In some cases, you may be asked to obtain a letter from your doctor.

Q11. I am currently awaiting tests for my medical condition. Can I get travel insurance?

Insurers will usually not provide cover until you have had the results of your tests. My advice is to contact the insurer as soon as these come in.

Q12. I am travelling with a family member who does not have a medical condition. Should they be insured on my policy?

I always recommend that all travellers are insured on the same travel insurance policy. This will ensure there are no gaps in cover that could arise if separate policies are purchased. For example, if you had to cancel your holiday due to your medical condition, your travelling companions on the same policy would also be covered for cancellation, which may not be the case if they had taken out cover elsewhere.

Q13. When should I take out cover?

You should arrange insurance as soon as possible after you have booked your trip. This will ensure you will be covered for cancellation. If your condition changes after you have taken out cover, check your policy wording to see if you need to tell the insurer – most will require you to do this.

If you have an Annual policy, you may have to contact the insurer each time you book a trip to declare your medical condition(s).

Q14. Can I get insurance without covering my existing medical condition?

Some insurers will issue you with a policy that excludes “anything directly or indirectly related to your medical condition”. I would strongly recommend that you do not travel without full cover.

Q15. What happens if I need to make a claim?

My advice is to take your insurance documents with you on your trip. That way you have the policy number and contact details of the emergency assistance company to hand should you need help whilst you are away.

If you do need to make a claim, contact your insurer as soon as you can. Remember too that if you need medical treatment while abroad, you should contact the emergency assistance number shown on your policy.

The insurer may require evidence to support your claim, for example, if you cancel your holiday due to ill health, your GP will have to complete a medical form.

If you are hospitalised abroad, the emergency assistance company will need to make contact with your GP to check your medical history. They will need to check this against what you have declared when you purchased your policy.

We hope you found this useful and if you are looking for specialist travel insurance that covers your medical condition(s), Ask Mary, as Free Spirit may be able to help.

Contact Free Spirit:

0800 170 7702 quoting **TBTC** – This will give you a **15% discount**.

We are open Monday to Friday 8am-6pm, closed Bank Holidays

AskMary@freespirittravelinsurance.com



because health can't keep you down