



ROY CASTLE
LUNG CANCER
FOUNDATION

Travelling, going on holiday and lung cancer



Introduction

If you or someone you care for has lung cancer and are thinking about travelling or going on holiday, then it's almost certain that you will have a lot of questions.

We have produced this booklet in partnership with lung cancer experts, people affected by lung cancer, and specialists in travel and travel insurance to help you make positive, informed decisions about going away. We want you to be able to enjoy the benefits you can get from time away, while still making sure you consider your health, care and treatment.

Not every section of this booklet may apply to you, so use the index to go straight to the parts you need to know. Use this booklet along with information provided by your healthcare team.

Remember that most healthcare professionals are usually only too happy to answer questions and help you with things that may be unclear or causing you concern.

We hope that this booklet answers your questions about small cell lung cancer. If you would still like to talk to someone about this, call our free and confidential **Ask the nurse** service on: **0800 358 7200** or email: lungcancerhelp@roycastle.org

You can also contact one of the many support organisations available in our *Living with lung cancer* booklet. Order a copy by calling us on 0333 323 7200 (option 2), or look on line at: www.roycastle.org/usefulcontacts



Some of the information in this booklet may change as a result of Brexit. Please check the relevant websites when you are planning your trip.

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Thinking about travelling or going on holiday?

Something most people look forward to is a holiday, time away from the routine and a chance to take a break from our everyday pressures. This might be a two-week cruise abroad in the sunshine, a short retreat in the British countryside or a weekend visit to relatives a few miles up the road.

Being away also means that all the people and services you rely on at home won't be at your finger tips so you will need to think ahead, and someone with lung cancer may have a bit more to consider and organise.

To help you plan, there is a *Travelling checklist* on pages 36 and 37 of this booklet. In the middle pages, there is a *My essential travel information* section for you to pull out and take with you when you go away.

Where can I go on holiday?

There are things you need to consider depending on how lung cancer is affecting you or the person travelling with you, and this may influence where, when and how you go.

Whether or not you choose to go abroad, it is best to be well organised before travelling. For general information and tips about planning to travel or go on holiday, the Association of British Travel Agents (ABTA) website is a good starting point (www.abta.com/tips-and-latest/travel-tips).



Am I well enough to go?

For many, going on holiday or travelling with lung cancer will have little or no impact on how well you are. However, it can also be tiring, and the further and longer you travel, the more you could be affected, particularly if your health isn't too good.

Illness may already be putting your body under stress, and you don't want a holiday to make you feel worse. Special occasions, such as a family wedding, may put you under pressure to go and so it is important to weigh up all the pros and cons.

Even if you think you are OK, it is worth speaking to your GP, lung cancer nurse or consultant to check that you are in fact well enough to travel and be away from home for the duration of your trip, so you are realistic and avoid putting yourself at unnecessary risk.

They will take into account your medical history and if there are any patterns in how your health varies. They can talk to you about the timing of any planned or future treatments and how they may affect you.

This information can also help you decide what sort of trip, and where, will suit you best, and how you can arrange it to have the least impact on you. They may have good suggestions and come up with things you hadn't considered.

“I went to Benidorm and at the time of travelling I had a picc line in situ and was receiving treatment...I had a fab time and will be going back again in May.”

Sheenagh

If you have had or are having chemotherapy, immunotherapy or targeted therapy, your body's immune system may have been affected, so it is important to speak to your doctor or lung cancer nurse too.

Your immune system may also be less able to handle infections just after chemotherapy, so avoid travelling abroad for up to six weeks to allow it to recover. Again, speak to your doctor or lung cancer nurse. They may want to do a blood test to make sure you are able to travel.

Depending on where you want to travel, you may need to consider vaccinations. For more information, look at these websites:

- www.fitfortravel.nhs.uk/destinations
- www.travelhealthpro.org.uk

Think carefully about your journey from beginning to end. Consider how you will manage from the moment you step out of your front door till you reach where you will be staying. Remembering simple things, such as bottled water and a hand-held electric fan, can make all the difference when travelling.

Longer trips can be very tiring, so plan extra stops or overnight breaks along the way.

Be honest about how far you are able to walk unaided, how you will manage to get to your chosen transport and make any connections along the way.

Some cancer treatments cause symptoms that mean that you may need to find a toilet in a hurry. You may be able to apply to the National Key Scheme (NKS) to buy, for £4.50, a key that lets you access locked public toilets around the country. They are called Radar keys. NKS locks are now on toilets in shopping centres, pubs, cafés, department stores, bus and train stations, and you can buy regional lists showing where they are (www.disabilityrightsuk.org/how-we-can-help).

Other organisations, such as Macmillan and the Bladder and Bowel Foundation, have cards you can show so you can get quick access to a toilet without having to explain yourself.

Where are suitable destinations for me?

If you are planning to go back to a favourite place, you may already know it is right for you. If you are going somewhere new, it's worth doing some research. Some towns and cities are very flat, making it easier for people to walk about sightseeing. Other places may be very hilly.



If you are travelling by bus or train, think about how close the stations are to your destination. Also find out about local trains and buses, and if there are daily or weekly travel passes or discounts for frequent use, and other services that may be available to help you get around.



Temperature and weather can also make a place more or less suitable. Warm, dry weather may be better than cold and wet. You may prefer to have some time away during the summer months in the UK, or really enjoy some winter sun in the south of Spain.

The internet and travel literature are full of statistics about weather patterns at different times of the year, and help you avoid weather extremes and pick the best times.

Other things to think about could be how higher altitudes in the Alps, for example, may affect you, or high heat and humidity in south east Asia. In hotter countries, booking accommodation with air conditioning or electric fans may help with breathing.



Some cancer treatments, such as chemotherapy, targeted therapy and radiotherapy, can make skin more sensitive to damage from the sun. If you are going somewhere sunny, ask your doctor or lung cancer nurse specialist about how to protect your skin. This may mean using a sun block with a high sun protection factor (SPF), perhaps at least SPF 30, and wearing loose, cotton clothing.

How should I organise my medication?

If you take regular medication, plan ahead whenever you travel further or for longer than usual. Take enough with you to last the whole trip, plus extra in case you are delayed. This may mean you have to ask your doctor for a prescription to cover it, so speak to them about two months before you go.

If you are thinking about going on an extended trip, there may be a limit to how far ahead your doctor can cover with a prescription. You may want to put together a first aid kit.



Keeping a detailed list of your medication and doses is important and you should keep this with you all the time. List the proper names for your medication as well as the brand names. You can usually ask your GP or pharmacist to print an up-to-date list.

If your trip will mean that you change time zones, speak to your doctor to find out how you can allow for this while you are away.

Remember to carry your medication with you when you are travelling, and keep it in its original packaging as this helps to identify it easily. If you are going by plane, liquid medicines more than 100ml will need a doctor's letter to allow you to take it on board.

Keep any other covering letters and licences for controlled drugs in your hand luggage too as customs officers will usually need to see them. Some countries limit the amount of certain drugs that can be taken into the country. Check with the high commission or embassy of the country you're going to visit.

As well as listing your medicines, it is also important to do the same with your medical history.



Take a written summary of your medical information with you that describes your condition and any recent and ongoing treatment, such as chemotherapy or radiotherapy. Include the names and telephone numbers of the health professionals looking after you, and others to be contacted in an emergency. The *My essential travel information* pull-out section will help you with this.

Some medication, such as insulin, needs to be kept cool so you will need to make sure you are able to do this when travelling.

What's the best way for me to get there?

Car



If you are used to driving places, knowing in advance about street layouts and parking can really help you plan where you want to stay.

Cities may have awkward one-way systems or pedestrianized areas worth knowing about.

This may help you choose your hotel, and some hotels may have better parking nearby than others. Some people with mobility problems may be eligible for a Blue Badge to allow parking in disabled parking spaces and elsewhere.

England and Wales: www.gov.uk/apply-blue-badge
Northern Ireland: www.nidirect.gov.uk
Scotland: www.bluebadgescotland.org

The Blue Badge scheme is typically recognised across Europe, though you may also be able to use it further afield:

Blue Badge abroad: www.disabledmotorists.eu

Some people may be eligible to exchange their mobility allowance to lease a new car, scooter or powered wheelchair under the Mobility Scheme (www.motability.co.uk). If you get the higher rate mobility component of Disability Living Allowance (DLA), enhanced rate of the mobility component of Personal Independence Payment (PIP), War Pensioners' Mobility Supplement (WPMS), or the Armed Forces Independence Payment (AFIP), you may qualify. Check the website or call them on 0300 456 4566.

If you want to take your car from the UK to parts of Europe, it is possible to travel by Eurotunnel, boarding in Folkestone and getting off in Calais in France. It is possible to stay in your car for the whole train journey. Find out more about accessibility and facilities at www.eurotunnel.com

Your driving licence

Your UK driving licence will allow you to drive within European Union (EU) and European Economic Area (EEA) countries, and Switzerland.

If your journey takes you into countries outside these areas, you may need to get an International Driving Permit (IDP). These cost £5.50 and you can get them from the Post Office, or from the RAC or AA.

Other countries have different rules for driving, so it's worth having a look at these websites:

- www.gov.uk/driving-abroad
- www.theaa.com/motoring_advice/overseas
- www.rac.co.uk/travel/driving-abroad

Your car insurance

You will need to check with your insurer that your policy covers you for driving abroad. Policies are often automatically extended for travel abroad, but this may just be for minimum third party fire and theft cover.

Get in touch with your insurer to ask for a higher level of protection (fully comprehensive) for when you are abroad. You may need to pay an additional premium for this cover.

As with all insurance, check the small print to make sure there aren't exceptions or limitations to the cover, such as a maximum number of days you will be covered for while abroad.

When your insurer knows you are going to be driving in Europe, they should give you a Green Card, and this acts as your proof of European cover. The card is free, so ask your insurer for it if they don't offer it to you.

Not all countries still require you to have a Green Card, but taking one will make things easier if you need to make a claim, or have to exchange your details with another driver or the police. The Motor Insurance Bureau has more details on the Green Card (www.mib.org.uk).

Breakdown cover

Whether you are driving in the UK or abroad, it is good to have breakdown cover. Many insurance policies include some level of breakdown recovery, but you should check what you are covered for especially if you are travelling further afield or abroad.

Your car insurance policy or independent breakdown cover may already include European cover, but if not, you should be able to get an upgrade for an additional payment.

Checklists for driving abroad

When you are driving abroad, you need to be well prepared and make sure you take all the relevant paperwork with you. It is a good idea to have a folder with all the documents you'll need:

- full driving licence
- car registration documents (V5)
- insurance documents
- breakdown policy

The RAC and AA websites (see page 11) also have information about the compulsory equipment you will need, for example a red warning triangle and fire extinguisher. If it's a company car, then you should have a letter from the company authorising you to use it abroad.

Preparing your car

You can reduce your chances of running into problems when away if you do the usual maintenance checks on your car before you travel, and make sure it meets any other requirements for travelling abroad, such as having a GB sticker or headlamp beam convertors.

Hiring a car abroad

If you want to hire a car while you are away, you now need to have a “check code” to give to the hire company so they can check your driving record. The code is valid for 21 days, and you can get it at www.gov.uk/view-driving-licence. The process will ask you for:

- your driving licence number
- your National Insurance number
- the postcode on your driving licence



Plane

The further you want to travel, the more likely you are to be going by plane. Having lung cancer does not necessarily stop you from flying, though there are a few extra things to think about before you travel.

Oxygen

Planes fly at over 30,000ft and the pressure inside the cabins is lower than at ground level. This causes oxygen levels in people's blood to drop. If you don't get enough oxygen into your blood, you may feel unwell. This condition is called hypoxemia, and symptoms include headaches and feeling sick.

It is important to speak to your GP or lung cancer consultant well in advance of your trip to find out if you will need extra oxygen on the plane. Each airline has its own policy on providing people with additional oxygen facilities so check with them before you fly. There may be an additional charge for this service, if the airline provides it.



The air travel section of the European Lung Foundation's website lists the oxygen policies for passengers for dozens of airlines (www.europeanlung.org).

Sometimes a flight has a code and flight number from one airline but is operated by another. This is known as "code sharing". If this is the case for your flights, check with each airline involved to make sure you know which policy applies and what it says.

Some people with cancer, including people with lung cancer, have a higher risk of blood clots or DVT (deep vein thrombosis), so consider the length of your flight. See your doctor before you travel and find out if you may be at risk and what you can do about it. Options may include doing some exercises in your seat, using compression stockings, drinking plenty water and taking blood-thinning medication such as Warfarin or aspirin.

Brain metastases

Speak to your doctor before flying if you have secondary brain cancer, or metastases. The reduction in air pressure in the cabin can cause swelling, and some people may experience headaches, loss of consciousness and being sick.

The change in oxygen concentration can also increase the chance of having a fit, or seizure, and the limited space aboard airlines can make fits more difficult to handle.

As with oxygen, each airline has its own regulations about flying after surgery and other medical conditions, so always check with them. The Civil Aviation Authority (www.caa.co.uk) and NHS Choices (www.nhs.uk) also give some guidelines.

Surgery

Speak to your surgeon about flying after any major operation so you know how much time you will need to recover before flying.

For example, you may need to wait four weeks following a brain biopsy, and six weeks after other brain surgery.

If you have had any part of a lung removed, something that involves major surgery, you may have to allow up to three months before travelling.

Pleural effusion is where there is a build up of fluid around the lungs, restricting breathing. Your doctor may need to treat it with a chest drain, and it may be at least two weeks after this treatment before your doctor would say it is safe to fly.

Around the airport

You should visit the website of your departure airports to find out about the layout of the airport and where various facilities are situated. This includes check-in desks, car parking, accessible toilets, information desks and more. You'll get an idea of the best places to get dropped off and if you think you may need to get a buggy, for example.

Each airport will have different arrangements in place to help people with disabilities, so check with each one you will be using on their websites, or on the Airport Guides website (www.airportguides.co.uk).



Disabled travellers have a right to certain services at all European airports (www.gov.uk/transport-disabled/planes). You can travel with up to two items of mobility equipment free of charge if you're disabled. This won't count as part of your baggage allowance.

To find out about facilities for disabled people at airports outside the UK, look at the A-Z World Airports website (www.azworldairports.com/azworld).

Airline cabin crews are not able to provide personal care. For safety reasons, airlines are entitled to require that you travel with a companion if you are not 'self-reliant'.

If you need help with feeding, breathing, taking medication or using the toilet you will also need to travel with a companion.

The person travelling with you will usually have to buy their own ticket, but the airline should try their best to give you seats together.

Can I go on a plane with specialist equipment and oxygen?

Personal oxygen concentrator

You may be able to use a personal oxygen concentrator on board your flight. Check with your airline that this is allowed on your flight, and that the model of concentrator you use is acceptable. You or your doctor will usually need to fill in some paperwork for the airline so they know ahead of time that you will be taking one on board your flight.

Oxygen concentrators will generally need to be self-powered as you will usually not be able to plug them in to a power source on board the aircraft.

Additional medical oxygen

As already mentioned, each airline will have its own policy on taking oxygen on board their planes. They may have a specific supplier they use so check which oxygen machine and cylinders they provide so you can get the correct supply for your needs given oxygen flow rates and your flight duration. You will also need to be clear about any costs to you for this service.

Oxygen cylinders may need to be stored under the seat in front for take-off and landing, so you may not be able to arrange bulkhead seating (where you are not sitting behind someone else) for your trip.

Seating devices

If you need to use any type of customized seat insert, restraint device or support device, or if you can't use a standard seat belt or an aircraft seat in an upright position, get in touch with your airline well in advance. The devices you may be able to use will generally depend on which aircraft is being used.

Other medical equipment

You can often take your own medical equipment for use during the flight, if the size conforms to the maximum carry-on baggage size for the airline operating your flight.

Check with your airline and be prepared to give details ahead of time about the equipment you plan to take on your flight. It is likely that you will need to be self-reliant or travel with an escort, as flight crew will not usually take any responsibility for a passenger's personal medical equipment.

The airline may want you to provide:

- the type and specifications of your medical equipment (including type of battery used)
- a medical certificate from your doctor, including a statement that you can fly without risk to yourself or other passengers
- the name and telephone number of your doctor
- the size and dimensions of your own medical equipment (which must conform to carry-on size regulations or other restrictions put in place by your airline)

Epi-pens or hypodermic needles, for your personal medical use, are typically allowed on board providing, for example, the needle guard is in place, you have the related medication in its original labelled container, or you have a signed doctor's certificate. Again, check with your airline.

Travelling with a wheelchair, mobility aid or scooter

Airlines will usually be able to help you travel with a wheelchair, mobility aid or scooter, though it is unlikely that you would be able to take them into the cabin. It may be that you can use your own equipment to get to the aircraft door, but you will need to check with the airline how they will help you get to your seat.

You may need to check in a bit earlier too so that the airline has enough time to make sure your equipment is safe to put in the hold. Regulations may apply depending on the country you are flying from. Similarly, the airline may bring your personal mobility aid to the aircraft door on arrival at your destination.

Battery powered mobility aids must be loaded and stowed in an upright position. This means that the height and width of the device cannot exceed the size of the cargo hold door. Check with your airline well ahead of time which aircraft they are using for your flight and to confirm that your equipment will fit into the hold.



Batteries and power sources

Most airlines will not be able to provide plug-in power in the cabin so you will certainly have to travel with batteries.

It is very important to know what sort of batteries your equipment uses and to clear them with your airline before you travel. They will tell you what you are allowed to take on in hand luggage, bearing in mind the maximum carry-on baggage size for the airline operating your flight. The number of batteries allowed is likely to be limited to the amount you need for the duration of your flight.

Flight security means there can be strict controls over portable power sources allowed on board. Spare lithium, lithium ion, dry cell and gel batteries may be allowed, however, wet cell batteries, or any battery that is damaged or leaking, may not.

Train

If you prefer to go by train, booking in advance can save you money and you will be more likely to get seats that suit you. Rail network services are much more accessible than in the past, and many more people can travel independently who wouldn't have been able to previously.

However, if you use a wheelchair or mobility scooter for example, Disability Onboard (www.disability-onboard.co.uk) gives information about passenger assistance services from train companies across the UK. They recommend getting in touch at least 24 hours before you travel. You can also call National Rail Enquiries on 03457 48 49 50 to be put through to the train company operating your chosen route.

If you are travelling to Europe, going by train from St Pancras International in London is an option. You won't need to check in hours before you travel, as you would if you were flying. However, you should get to the station at least an hour before your train leaves if you need station staff to help you get to and from the train. You can also email Eurostar before you travel to let them know what train you will catch, so station staff can be prepared for your arrival.

If you are a wheelchair user, there is a special wheelchair user fare that lets you travel in your own wheelchair in a specially designated part of the train. It is also possible for one companion to travel with you at a reduced fare. You will need to use your own wheelchair as Eurostar will not provide you with one.

Bus and coach

Travelling by coach or bus may not suit everyone, but there are some advantages.

One of the best things about travelling by coach is that it stops during longer journeys for a short rest, allowing you to stretch, get some fresh air, use an actual bathroom and maybe get some food and a hot drink.

My essential travel information

Name		
Home address		
Postcode		
National Insurance Number		
Driving licence		
Date of birth		
Health conditions and allergies		
Travel insurance company, policy number and emergency numbers		
Who's travelling with me:		
Name		
Relationship to me		
Phone		
Where are they staying?		

Summary of diagnosis:

Doctors' letters attached?

Recent and continuing treatment, and any relevant test results:

Doctors' letters attached?

Medication, times and dosage:

Up-to-date print-out attached?

	Next of kin	Next of kin
Name		
Address		
Post code		
Phone		
Email		
	Consultant	Consultant
Name		
Hospital		
Address		
Phone		
Email		

My travel plans

Date		
From		
To		
Airline, train, bus or boat company		
Times		

Date		
From		
To		
Airline, train, bus or boat company		
Times		

Where I'm staying

Date		
Where		
Address		
Phone		
Email		

	Lung Cancer Nurse	Other medical professional
Name		
Hospital		
Address		
Phone		
Email		
	General Practitioner	
Name		
Surgery		
Address		
Phone		
Email		

Other useful contacts

Name	Phone/website/email

Another advantage is that bus stations, unlike airports, tend to be located in a very central place within a city, and are often a main hub for the local public transportation system. After arriving by coach, local bus services can take you directly to your point of interest and stop more closely to where you want to go than trains.

Coach travel is ideal for the adventurer at heart. There are so many small towns with a rich history and national parks that are just waiting to be explored and you can't easily get to most of those by plane.

On longer coach journeys the advice for blood clots or DVT (deep vein thrombosis) is the same as for flying as you will be less able to get up and move around (see page 14).

England

Contact your local council to find out who issues disabled bus passes in your area as part of the English National Concessionary Travel Scheme. You are automatically eligible to a concessionary travel pass if you receive any of the following benefits:

- Higher Rate Mobility Component of Disability Living Allowance (HRMCDLA)
- Personal Independence Payment (PIP), where the applicant has been awarded at least eight points against either the PIP “Moving around” and/or “Communicating verbally” activities
- War Pensioners’ Mobility Supplement (WPMS)

For people outside these categories, assessment would be through disability registers or using independent health professionals. Guidance to local authorities on assessing eligibility of disabled people in England for concessionary bus travel is available on the Department for Transport’s website (www.gov.uk/government/organisations/department-for-transport).

Northern Ireland

If you are 60 or over, or you have a disability, you may be entitled to concessionary travel on bus and railway journeys within Northern Ireland (www.nidirect.gov.uk).

Travel within Northern Ireland is free if you are over 60, and half fares apply if you get the mobility component of Disability Living Allowance.

Wales

Welsh concessionary bus passes are for those who live in Wales and meet one of these criteria:

- are aged 60 or over
- disabled – see the categories on the website
- injured service personnel or injured service veterans and receive an award under tariffs 1-8 of the War Veterans Compensation Scheme or the Armed Forces Compensation Scheme

The pass can be used at any time of day. A disabled person may request one companion pass for when they require assistance to travel (www.gov.wales/topics/transport).

Scotland

If you are over 60, or have a disability, you could be eligible for free or subsidised travel to get around Scotland and your local area. With a National Entitlement Card you can travel for free on local or Scottish long distance buses (www.transportscotland.gov.uk/accessible-transport).

Contact your local council or Strathclyde Partnership for Transport (SPT) to apply.

A large number of ferries are adapted to suit the needs of passengers with reduced mobility, and some may have adapted cabins where you would be able to sleep. If you do need extra help, tell the cruise line, ferry service, travel agent or tour operator when you book your ticket.

You should also let them know if you need to travel with a carer as they might be able to travel for free.

You can get help if you're disabled and travelling on any of the following:

- a cruise ship that's leaving from a port within the EU
- a ferry that's leaving from or going to a port within the EU
- a local ferry service or river bus



For help getting on and off the ship, including getting the use of a wheelchair in the terminal or on board, you may need to arrange it with the cruise line or ferry service a day or two before departure, so check with them in good time how much notice you need to give.

You may also be able to arrange it that your car can be positioned close to the lift on the car deck.

The cruise line or ferry service will tell you the best time for you to check in so that you can get all the help you need.

Travel insurance

Should I apply for travel insurance?

When travelling on holiday it is very important that people get fully covered with a travel insurance policy to provide protection in case things go wrong. Travel insurance will cover cancellations, losing tickets or passports, being in an accident, losing luggage or possessions, and, importantly, medical costs.

Though you don't legally have to take out an insurance policy to travel, it makes good sense as you could face significant costs if things go wrong while you are away. If you have to get medical treatment and be flown home, for example, it could run to tens of thousands of pounds. Most people don't want to take the risk.

The medical part of the insurance is widely used to cover the medical costs that would not normally occur back home on the NHS.

If you have a medical condition, such as lung cancer, getting travel insurance can often be difficult. Many people try to get cover from high street insurance providers only to be turned down or face high policy excesses in the event of a claim.

From the insurance company's point of view, there may be more risk involved in insuring you as you may be more likely to need medical treatment while abroad. However, some specialist insurers understand pre-existing medical conditions, like cancer, better and can tailor the insurance they provide to cover your particular condition and situation.

Some travel insurance companies use screening systems that focus on the stability of a condition, not its severity, so they can give fairer premiums. Similarly, if you have shown no evidence of cancer for a long time, your insurer may not add a medical premium.

Insurers are usually wary of the possible changes in your health after a cancer diagnosis and may provide only a single trip policy and not multi-trip cover.



How do I apply for travel insurance?

Many people can go on line and fill in an insurance proposal form to get travel insurance cover using automated screening systems. However, if you have lung cancer, or are travelling with someone who has, then the standard questions may not adequately cover your circumstances. It will probably be better to speak to them on the telephone.

“I did most of the form filling on line but was able to speak to them on the phone as well, they were very helpful... The holiday was what we both so needed as we had to cancel one the previous year. It did us the world of good.”

Tina

Everyone is different and insurance companies specialising in health conditions will assess each case on an individual basis. Even specialist companies may not be able to guarantee they will be able to cover you.



To make sure you have the right cover, insurance companies will need to ask you some in-depth questions about your medical history and current illness. When phoning them up, it is best to be well prepared and have as much information to hand as you can get. This may mean you have to speak to your GP, consultant or lung cancer nurse specialist first.

What will travel insurance companies ask me?

Getting the best cover depends on your being realistic and honest. If you don't disclose something about your medical condition and become ill while away, the insurance policy may not cover your care and treatment.

Here is some information the insurance company may want to know:

- When was your cancer diagnosed?
- If you have had chemotherapy, do you know what drug combination you received?
- If you had surgery, was it a lobectomy, pneumonectomy or wedge resection?
- What follow-up care are you getting?
- How is your cancer now?

You may also need to get a letter from your cancer doctor or GP confirming that you are fit to travel. Some travel insurance companies may ask for the result of your most recent blood oxygen level test as this affects decisions made by medical assistance teams about whether or not you can fly, or if you would need to travel by road or rail.

If you need to take any specialist medical equipment with you, check that your insurance will cover this too.

If you want travel insurance cover for your travelling companions, you may need to find out about their situation too. If they have their own insurance policy, they will need to check that they are covered to end their holiday or stay with you if you are taken ill.

Travel insurance is a topic often talked about on our on-line discussion group Health Unlocked (www.healthunlocked.com/lungcancer). It is easy to join and you can search for other people's experiences of applying for travel insurance, and of travelling with it and without it.

There are posts about insurance companies people have used, and the plans some people put in place in case of emergencies if they withhold medical information or travel without insurance.

Most travel insurance policies will have an emergency number to call. Make a note of any emergency numbers and keep them handy, and if you are taking a mobile phone, save the numbers in your contacts list. It will mean you don't have to search through your luggage or emails if something happens. Give the numbers to any relatives and others travelling with you just in case you are not able to make the call for help.



Your insurance company will need your consent before contacting your doctors for medical information if you need treatment while you are away or have to cancel your holiday due to a medical condition. Doctors will need to send this in writing.

I'm on a clinical trial – can I still get travel insurance?

Insurers will typically ask questions about your health in order to make an accurate risk assessment. In this risk assessment, they will ask questions about any pre-existing health conditions and medical treatments for those conditions.

If you are on a clinical trial, this is not something that of itself would be expected lead to increased premiums or insurance refusal. The Association of British Insurers (www.abi.org.uk) says being on a clinical trial does not carry increased risk above that associated with the condition under trial.

So, although having lung cancer may attract additional costs to travel insurance, being on a clinical trial should not add further costs or penalties. Where an insurer does ask you about your clinical trial, they must make sure this question is clear and you should answer it accurately and honestly.

However, while travel insurance companies may provide cover, it is often helpful to use an insurance broker to track them down. Get in touch with the British Insurance Brokers' Association (www.biba.org.uk) for information about travel insurance brokers with specialist knowledge.

The broker may be able to find a company that will offer you travel insurance whichever type of clinical trial you are on.

Whether or not you are on a clinical trial, you may prefer to find a broker to take on some of the legwork of finding the best travel insurance policy for you.

If you have had lung cancer in the past, high street travel companies may give you medical insurance as long as you have confirmation from your cancer doctor that you no longer have lung cancer and are fit enough to travel.

Underwriters will also need to know about all other medical conditions you may have, including those that are under control by medication. Their screening will take into account only those conditions diagnosed by a medical professional.

What should I look for in my policy?

Each travel insurance policy varies and some offer more cover than others. Be sure to shop around and check the details of the medical cover they are offering.

It is always good to read the print carefully, and in particular, read about the policy excesses so you don't get caught out. An excess is the amount that you, as the policyholder, would pay towards any claim. For example, if your claim was for £500 and the policy excess is £100, the insurer would pay you £400.

However, if you get a policy that can charge an excess for each section, the costs can quickly add up, and an initially less expensive policy can end up costing you much more. For example, if you were mugged, you could be charged an excess of £100 within the medical costs section, plus a further excess of £75 within the section covering the loss of personal effects. Other policies charge just one excess per claim, so overall may cost you less.

Quotes for cover will be given based on your circumstances at the time you apply. So if things change for you between buying the policy and the time you travel, you will need to tell the insurance company to make sure you are still fully covered.

If you become unwell or have an accident when abroad, travel insurance is usually focused on getting you well locally if at all possible. However, an important thing to check for is if your policy will cover you to be brought home, whether by plane, road, rail or boat, in an emergency, or if there are no other options.

This is known as repatriation and it can be very expensive, especially if you are unable to fly on scheduled airline services. You may need specialist medical equipment and travel with one or more medical escorts.

Travel insurance policies usually include repatriation cover of at least £1m though can be a lot higher. Depending on their arrangements for travelling with or without insurance, some people look for independent repatriation cover through specialist companies.

While doctors in hospitals abroad may say that you are fit enough to be discharged from hospital and fit to fly, the repatriation assistance team helping you may consider it to be still too risky for you to fly. They are experts in aviation medicine, and may arrange for you to come home by road, rail or boat if they believe that it's best for your health.

Does where I go affect the cost of my insurance?

Travel insurance costs vary depending on where you are travelling, based on the extent, quality and cost of the medical services in your destination country. For example, medical costs in the USA are very high, and you may find it difficult to get travel insurance. It may be easier and cheaper to get travel insurance for European countries.

If you are travelling within the European Economic Area (EEA) and Switzerland, you should carry a European Health Insurance Card (EHIC). An EHIC will enable you to access state-provided healthcare in European Economic Area (EEA) countries and Switzerland at a reduced cost, or sometimes for free. It will cover your treatment until you return to the UK.

The card is free and covers you for emergency treatment that may be necessary while you are abroad. It's important to have both an EHIC and a valid private travel insurance policy. Some insurers now insist you hold an EHIC. In some cases, presenting a valid EHIC may reduce your excess and you won't have to pay out as much.

Each country's healthcare system varies, so your EHIC may not cover all costs or you may be expected to pay for your treatment and then claim a refund using your EHIC or insurance policy. Travel insurance will cover other medical costs that the EHIC will not cover.

Apply for your EHIC card:

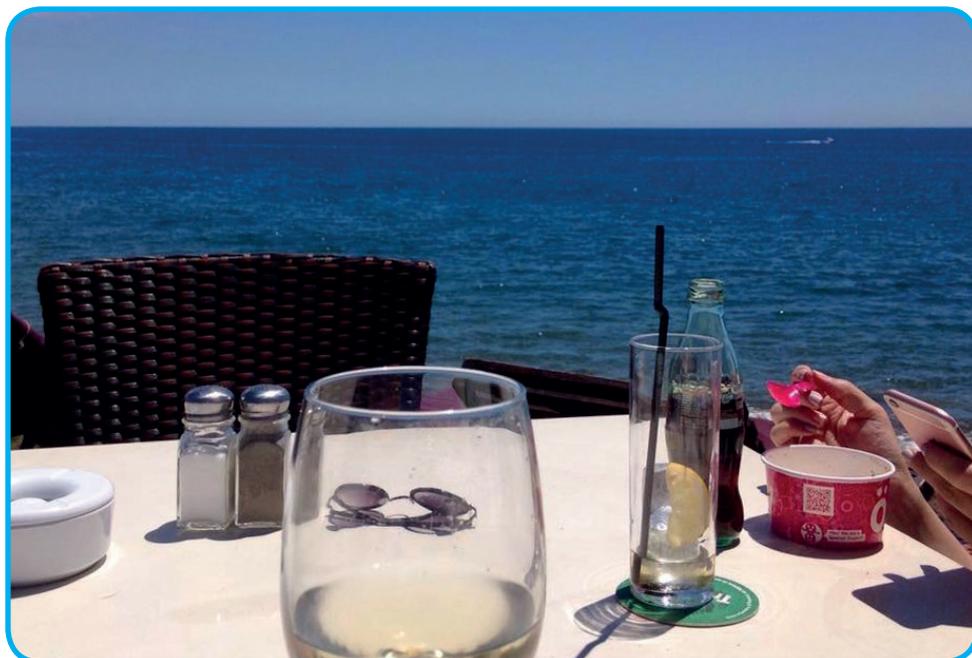
www.ehic.org.uk

Find out about other countries' healthcare:

www.nhs.uk/Livewell/TravelHealth/Pages/Travelhealthhome.aspx



If you find yourself in an emergency during your visit in Europe, dial 112. The European emergency number is valid in all EU/EEA member states. You can use it to reach emergency services such as ambulance or police from any telephone or mobile phone free of charge.



Travel insurance companies and specialist brokers

Here is a list of some specialist brokers and insurance companies that have been recommended to us by supporters and visitors to our website. They will consider providing travel insurance to people affected by cancer.

All Clear Options

01708 339026

www.allcleartravel.co.uk

Boots Travel Insurance

0345 125 3880

www.bootstravelinsurance.com

Direct Travel Insurance

0330 880 3600

www.direct-travel.co.uk

Eurotunnel

08708 50 82 99

www.eurotunnel.com/uk/traveller-info/insurance

Freedom Travel Insurance

01223 446914

www.freedominsure.co.uk/Cancer-Travel-Insurance

Free Spirit

0800 170 7704

www.freespirittravelinsurance.com

Insurancewith

0203 829 3875

www.insurancewith.com

InsureCancer (Medi Travel Cover Ltd)

0845 649 0190

www.insurecancer.com

JD Travel Insurance Consultants

0344 247 4749

www.jdtravelinsurance.co.uk

Manor Insurance Travel Insured

0800 092 4383

www.travelinsured.co.uk

MIA

0800 999 3333

www.miatravelinsurance.co.uk

Orbis Insurance Services

01274 518393

www.orbisinsurance.co.uk

Staysure

0800 652 9956

www.staysure.co.uk/medical-travel-insurance



British Insurance Brokers' Association

0370 950 1790

www.biba.org.uk

enquiries@biba.org.uk

The British Insurance Brokers' Association is a general insurance intermediary organisation representing the interests of insurance brokers' intermediaries and their customers. They don't give advice, but they can direct you to an insurance broker who may be able to help you to get travel insurance.

Just Travel Cover

0800 231 5532

www.justtravelcover.com

admin@justtravelcover.com

Please note that Roy Castle Lung Cancer Foundation does not offer travel insurance or recommend any insurance broker or company.

Most of the companies listed are members of the "Know before you go" Campaign, a joint initiative with the Foreign and Commonwealth Office and travel industry partners. Each insurance broker and company listed is regulated by the Financial Conduct Authority (FCA).

Please share your travel insurance experience

If you have had a good experience booking travel insurance, either with one of the insurance brokers or companies listed here or with a different one, please let us know.

Email: info@roycastle.org

Phone: 0333 323 7200 (option 2)

Can I travel abroad for medical treatment?

If you are thinking about going abroad for medical treatment, it is important to understand how it works and the risks involved. If you don't follow the correct procedures, you could end up being responsible for the full cost of the treatment. You should discuss your plans with your doctor before you make any travel or medical arrangements.

There are two ways to access NHS-funded healthcare in EEA countries:

The S2 (formerly E112) Form entitles you to pre-planned and endorsed treatment in the state-funded sector in another EEA country and Switzerland. Treatment will be provided under the same conditions of care and payment as residents of that country and you may have to pay a percentage of the costs up front. This funding must be approved by your local health commissioner before treatment. Contact your health board.

The EU Directive on cross-border healthcare (or Article 56) gives you the right to access healthcare services in another EEA country as long as the treatment is medically necessary and is also available under the NHS. It covers treatment provided in both state-run hospitals and by independent healthcare providers.

You can claim reimbursement when you return, up to the amount the treatment would have cost under the NHS. In some cases, you may need authorisation before you go ahead. This will let you know whether you are entitled to the treatment and the level of reimbursement you can expect.

For more information, search for “treatment abroad” on these websites:

England: www.nhs.uk

Scotland: www.nhsinform.co.uk

Wales: www.nhsdirect.wales.nhs.uk

N Ireland: www.health-ni.gov.uk

Travelling checklist

- Avoid dates of planned or future treatments
- Getting prescriptions for medication (allow time to arrange)
- Medication with original packaging, and extra supply
- Putting together a first aid kit
- Check with doctor if time zones affect medications
- Covering letters for controlled drugs in hand luggage

Written summary of medical information:

- Diagnosis
- Recent and continuing treatment
- Contact details of next of kin
- Contact details of consultants
- Contact details of lung cancer nurse specialist
- Contact details of other professionals
- Contact details of GP
- Details of holiday plans: hotels, flights, hire car
- Complete medication list, original packaging, permission letters for quantities on planes, dosages and when to take

- Immunisation and vaccination
- Sun block (SP30 or higher) if needed
- Tickets, travel plans, hotel details
- Travellers cheques and currency
- Travel insurance documents
- Credit cards and bank cards

Useful websites at a glance

Health and healthcare

NHS Choices	www.nhs.uk
NHS Livewell	www.nhs.uk/Livewell/TravelHealth/Pages/Travelhealthhome.aspx
NHS Fit for travel	www.fitfortravel.nhs.uk/destinations
Travel Health Pro	www.travelhealthpro.org.uk

Travel tips

ABTA	www.abta.com/tips-and-latest/travel-tips
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Flying

Civil Aviation Authority	www.caa.co.uk
Airport Guides	www.airportguides.co.uk
A- Z World Airports	www.azworldairports.com/azworld

Driving abroad

Government	www.gov.uk/driving-abroad
Automobile Association	www.theaa.com/motoring_advice/overseas
Royal Automobile Club	www.rac.co.uk/travel/driving-abroad

Blue Badge

England and Wales	www.gov.uk/apply-blue-badge
Northern Ireland	www.nidirect.gov.uk
Scotland	www.bluebadgescotland.org
Abroad	www.disabledmotorists.eu

Concessionary travel and accessibility

Department for Transport	www.gov.uk/government/organisations/department-for-transport
Northern Ireland	www.nidirect.gov.uk
Wales	www.gov.wales/topics/transport
Scotland	www.transportscotland.gov.uk/accessible-transport
Disability Onboard	www.disability-onboard.co.uk

About our lung cancer information

All of our information is written either by our information team or by lung cancer experts. We have a panel of lung cancer experts made up of doctors, nurse specialists and other health professionals involved in the care of people affected by lung cancer. These people help us on a voluntary basis. You can find out about our Expert Panel at www.roycastle.org/expertpanel

Our information is also reviewed by members of our Reader Panel (made up of people who have experience of lung cancer). This ensures that our lung cancer information meets their needs. You can find out about our Reader Panel at www.roycastle.org/readerpanel



Our information is accredited by The Information Standard, which makes sure that it is trustworthy, easy to read and reliable. It also must be based on the best clinical evidence that is available.

The information is evidence based and follows national clinical guidelines for the management of lung cancer. You can find references to sources of information within this booklet at www.roycastle.org/evidence

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We value your feedback

If you would like to tell us what you think about this information booklet or would like to join our Reader Panel and review our lung cancer information, please e-mail us at info@roycastle.org

Roy Castle Lung Cancer Foundation is the charity that gives help and hope to people affected by lung cancer. The charity has two aims – supporting people living with lung cancer and saving lives.

Supporting people living with lung cancer

Working closely with lung cancer nurses, we provide information, run lung cancer support groups and offer telephone and online support. Our patient grants offer some financial help to people affected by lung cancer.

Saving lives

We fund lung cancer research, campaign for better treatment and care for people who have lung cancer, and raise awareness of the importance of early diagnosis. Our lung cancer prevention work helps people to quit smoking and encourages young people not to start smoking.

Contact us

For more information, call our Lung Cancer Information and Support Services:

0333 323 7200 (option 2)

or visit our website: www.roycastle.org

Head Office

Cotton Exchange Building,
Old Hall Street
Liverpool, L3 9LQ

Email: foundation@roycastle.org

Information and Support Services

98 Holm Street,
Glasgow G2 6SY

Email: info@roycastle.org

Expect Better



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