

TRAVEL QUESTIONS –FREE SPIRIT AND TBTC

We know that you often have questions about travelling when you, or someone you care about, is living with a brain tumour. So we spoke to Free Spirit Travel Insurance, a company that specialises in travel insurance for people who have been refused elsewhere due to their health, disability or age.

When's the best time to get travel insurance for kids that can be very ill v quickly?

They have to be fit to travel at time of taking insurance. If they're then taken ill while you're travelling, they'll have cancellation cover.

Do I have to declare anything about any previous surgery when claiming travel insurance?

Afraid so. You have to disclose anything you've had in the last 5 years.

Will insurers insure me if my tumour hasn't got a name?

Yes, all brain tumours can be covered. At Free Spirit, we use the generic term brain tumour. The cover is more about the treatment than the name of the tumour.

Do you have to declare having a brain tumour if things have been stable for over 2 years?

As before, yes. Most insurers look at a five-year time span when providing cover.

If I'm asked whether I have any more planned treatment, what do I declare if I am unsure if my tumour will return?

This all depends on what the situation is when you're looking at insurance. You can only answer the questions based on your situation, so you may still be able to get cover.

I'm going to Europe and still have a valid EHIC card. Do I need separate insurance?

Yes you do. The EHIC card will cover medication and treatment if you're hospitalised, but it won't cover repatriation, ie if you need to be flown home.

Will my destination affect whether or not I can get cover?

Unfortunately, yes. The United States can be trickier, for example. It's worth getting a few quotes, if you're not too choosy on where to go.

Will the cost of travel insurance depend on the grade of tumour and treatment that I've had?

Yes, it will. Quotes are based on destination, age & medical condition, so make sure you have all the info to hand when you're getting your quotes.

What else do you need to be aware of?

- It's worth leaving plenty of time to obtain your travel insurance, in case a GP letter is needed
- It's a good idea to have all medical info with you when get a quote to help answer all questions accurately
- Insurers are less likely to provide cover if test results aren't in - be sure to contact them as soon as these arrive
- If you do not declare your condition, any claim resulting from it could be excluded - always get fully covered, otherwise you might end up with an expensive bill.