

Why people affected
by cancer need a better
deal on travel insurance



**RECOVERED
BUT NOT
COVERED**

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Tracy's story

In 1983, when I was 17, I was diagnosed with Hodgkin's Lymphoma. Five years later I finished my treatment and have never had a recurrence. I'm 40 now.

I've travelled all over the world and never bothered telling insurers about my earlier diagnosis. I wasn't trying to hide anything; I just didn't think it was relevant. But when my father collapsed while on a cruise and had to make a claim, it shook me – he could have been left with a massive bill if the company had decided not to pay out.

So, a year later when I was going to France, I decided to declare my childhood diagnosis. I ended up having to call a number of insurers for cover and was shocked at the size of the premiums I was offered. Some were almost double the normal amount. A lady at one well-known insurer told me I was such a high risk that she nearly had to refuse me insurance. And to my surprise they considered my cancer history as more of a threat than either my ME or high blood pressure, both of which I was receiving treatment for at the time.

Hearing that my cancer was still considered a risk after 23 years was distressing. But because I'd worked as a Macmillan nurse I had a good understanding of the actual risks involved with various types of cancer. I knew that there was very little chance of my previous Hodgkin's being a problem and had the confidence to dispute this with the woman. She went away and spoke with the underwriters who agreed that my cancer history was of very little risk. The premium the company then offered me was far more reasonable.

Many people are not as lucky as me. Many don't have the confidence to question when given an insurance quote. I know people that just think, 'sod it' and travel uninsured.

As someone who has had cancer and then worked for years with people living with cancer, I am delighted that Macmillan is highlighting this issue.

'Hearing that my cancer was still considered a risk after 23 years was distressing.'



Why travel insurance is a problem for people with cancer

For most people, travel insurance is a fairly straightforward part of booking a trip. But for those affected by cancer, getting cover can prove extremely difficult, even if they have been free of cancer for a number of years.

Macmillan research shows that a significant number of people affected by cancer are quoted higher premiums. Some people tell us they are refused travel insurance altogether, even though, under the Disability Discrimination Act (DDA), it is unlawful for someone with cancer to be discriminated against in terms of access to goods, facilities and services?¹

People taking part in our research also reported insensitive treatment by customer service centre staff, saying it makes the whole process even more harrowing. And even those who have been cancer free for a number of years are facing real challenges doing what so many other people take for granted – protecting themselves against unforeseen events while abroad.

People with cancer, or who have had cancer, want to travel for a whole range of reasons. They want to make the most of the rest of their lives; relax or recuperate after their illness or visit loved ones overseas. They may also need to travel for work or may simply want to enjoy a holiday.

The hurdles facing people with cancer are a major blow, particularly if they have already booked their trip. And the scale of the problem will only increase due to the growing number of people who are being diagnosed with cancer, and living longer who want or need to travel.

Macmillan Cancer Support's Better Deal campaign aims to make it easier for people affected by cancer to get travel insurance.

¹ From 5th December 2005, the Disability Discrimination Act has provided protection for people affected by cancer from the point of diagnosis. The Act aims to end the discrimination and prejudice which many disabled people, and people with long term health conditions, face in their everyday lives.

Research methods

To get a clearer picture of the scale and range of financial problems faced by people affected by cancer, Macmillan:

- Listened to the experiences of 1137 people.²
- Conducted in-depth focus groups with people affected by cancer who have experienced problems trying to buy travel insurance.²
- Met with industry bodies to discuss steps to improve the service that people affected by cancer get from the industry.
- Held discussions with insurance brokers and providers to better understand how they assess risk when developing travel insurance products.

'I've got some relatives in Spain and I was hoping to go out and see them again but the cost of the travel insurance was more than the cost of the plane and car and everything else.'



² RDSi conducted research with people affected by cancer between December 2005 and February 2006: total sample 1137
Opinion Leader conducted focus groups in January and April 2007: total number of groups 7

'I went to several companies. Some were ok, but many were insensitive, talking about the "immovable object". It was very upsetting.'

Key findings

People living with cancer face problems when buying travel insurance.

- Two in five (39%) people affected by cancer are quoted higher premiums for travel insurance.
- One in 17 (6%) people tell us they are refused travel insurance altogether.
- One in 13 (8%) resort to travelling without travel insurance.

By talking directly to people affected by cancer Macmillan found that:

- Many people affected by cancer don't know where to get advice on travel insurance and what to expect when talking to insurers.
- Many are met with insensitive call centre staff, with little or no understanding of cancer.
- People who are in remission but still quoted a higher premium begin to doubt that medical professionals have told them whole truth about their state of health.
- Many people, and particularly those who have been free of cancer for a long time, believe that insurance companies are 'profiteering' by quoting them a higher premium.

People who can't find a reasonably priced travel policy are left with four unsatisfactory options:

1. Pay the higher premium.
2. Travel without insurance.
3. Don't travel.
4. Invalidate their travel insurance policy by concealing their cancer history.

'The year after surgery when I felt fit enough to do anything I applied for travel insurance from a company I had used before. I got a straight "No."'

What is Macmillan doing?

The problems with travel insurance for people affected by cancer will not be solved overnight. However, we believe we can help by giving people information and by encouraging insurers to consider how well their products meet the needs of people affected by cancer.

To help people affected by cancer, Macmillan has:

- Published literature to help people access information about travel insurance.
- Encouraged people to share details of good and bad experiences of companies via its website.
- Launched a new cancer travel insurance survey to find out more about the problems experienced.
- Launched a research trial with an existing corporate partner, The Royal Bank of Scotland Group. This project will examine the ways in which travel insurance for people who have had cancer can be developed and improved.
- Developed the following guidelines to help the insurance industry give a better service to people affected by cancer.

Macmillan and people affected by cancer urge insurance companies to:

- Ensure call centre staff receive cancer awareness training and support and are given scripts that are sensitive to the needs of people affected by cancer.
- Follow regulations and ensure customers with cancer are given clear information if they accept a policy with any exclusions.
- Consider if it is necessary to ask if a customer has been given a terminal prognosis. If it is, do this sensitively.
- Check they fully understand their obligations to people affected by cancer under the Disability Discrimination Act.

Join our campaign

If you have been affected by cancer and have experienced difficulties getting travel insurance, we would like to hear from you.

- Perhaps you feel you have been quoted a very high premium?
- Maybe you were refused travel insurance outright?
- Did you take out a policy with a cancer-related exclusion, only to have problems with a claim?
- Perhaps you decided to travel without cover?
- Do you feel your call was handled sensitively?

We would particularly like to hear from anyone who is free of cancer but is still having difficulty buying travel insurance.

If you have experiences you would like to share or would like more details about this issue, call Macmillan free on **0800 500 800**, email insurance@macmillan.org.uk or visit www.macmillan.org.uk/travelinsurance, where you can also take our survey.

'We have had a long association with Macmillan and recognise the issues often faced by people affected by cancer. We hope the research trial will resolve some of these difficulties and help to improve access to financial products including travel insurance.'

Stephen Moir, Head of Community Investment, The Royal Bank of Scotland Group

Background to Better Deal campaign

- In November 2004, Macmillan launched its flagship Better Deal campaign to highlight a largely unrecognised side effect of cancer - the financial impact.
- As part of the campaign, we are calling for:
 - All cancer patients undergoing treatment to be exempt from all hospital parking charges.
 - Improved awareness and take-up of hospital travel financial support schemes among people affected by cancer.
 - Improved benefits awareness and take-up among people affected by cancer.
- *Recovered but not Covered* is the latest Better Deal campaign report, aiming to make it easier for people affected by cancer to get travel insurance.

For more information on Macmillan's Better Deal campaign, email campaigns@macmillan.org.uk or visit www.macmillan.org.uk/abetterdeal

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