

A practical guide to living with and after cancer

# GETTING TRAVEL INSURANCE



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# About this booklet

We no longer include details of particular travel insurance providers in this booklet or on the Macmillan website.

This is mainly because:

- we found that feedback on companies varied substantially
- we received many queries and complaints from people affected by cancer about pricing, issues with getting cover and the level of customer service received.

This booklet gives some general information about getting travel insurance. It also includes tips about finding travel insurance providers that may be able to offer you cover for your trip.

It can be difficult to get travel insurance if you have cancer, or if you've had cancer before. So it's best to look for travel insurance as early as possible. Ideally, you should start looking before booking your holiday. Travel insurance can be more expensive depending on where you are going. The USA and countries in the Caribbean usually cost the most. Certain types of holiday, such as cruises, can also be more expensive.

You may find it useful to read our booklet called *Travel and cancer*. It gives information about planning a trip or travelling when you have cancer. You can order a copy from **be.macmillan.org.uk** or by calling the Macmillan Support Line on **0808 808 00 00**, Monday–Friday, 9am–8pm.

You can also talk to one of our financial guides. They offer guidance and support about personal finance issues, including insurance. Call our support line and ask to speak to a financial guide Monday–Thursday, 9am–5pm, and 9am–4.30pm on Fridays.

In this booklet we've included quotes from members of our online community ([macmillan.org.uk/community](https://www.macmillan.org.uk/community)) and people who have chosen to share their story with us. To share your story, visit [macmillan.org.uk/cancervoices](https://www.macmillan.org.uk/cancervoices)

### About this edition

This edition includes new information about finding travel insurance providers that are right for your situation, and tools you can use to make your search easier. See page 13 for more information about finding travel insurance companies that other people affected by cancer have recommended. This page includes information about checking Macmillan's online community, where travel insurance is widely discussed.



# Travel insurance

You might be travelling for business, to visit family, or for a well-deserved break. Hopefully your trip will go well, but there is always a risk that something might go wrong when you're away. For example, you may:

- need emergency medical treatment
- lose your luggage
- need to cancel your holiday
- need to return home early.

Travel insurance can give you financial protection if these kinds of things happen. This means that if something goes wrong and it's covered by your travel insurance, your insurance provider will pay you back for any related money you have had to spend. Or in some cases, they may pay the cost directly, for example, to a health service provider.

It's important to have travel insurance if you're going abroad. But the decision about whether to buy travel insurance and what type of cover to get is a personal one. You should think carefully about the risks to your health and belongings when making these decisions.

## How travel insurance works

Travel insurance providers will try to predict how likely you are to make a claim.

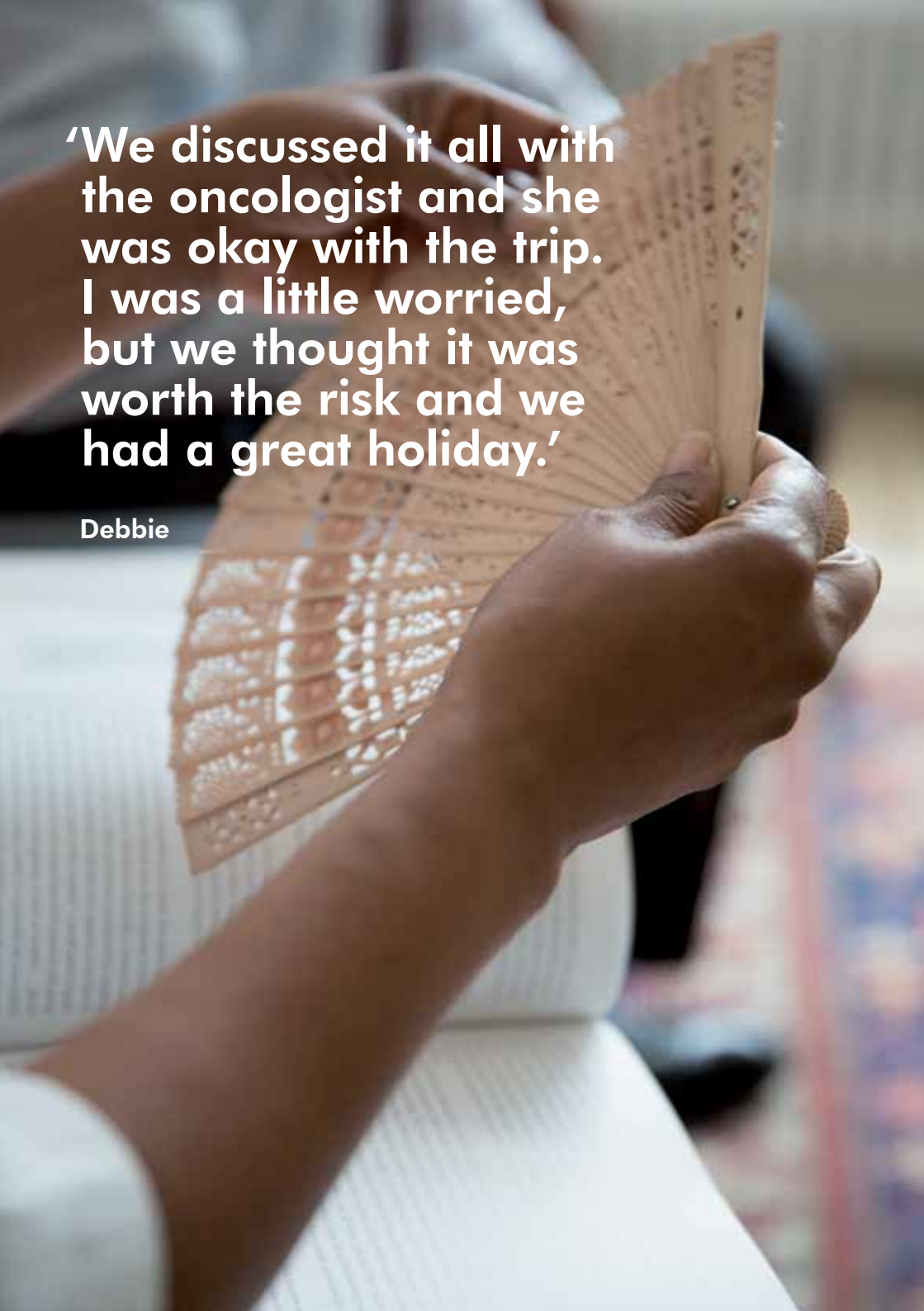
They usually do this by asking you some questions. You may either be asked these questions on the phone, or by an online form, depending on how you are applying.

The insurance provider will then use your answers to work out how likely you are to claim and how much that claim might cost them. They will also use their experience of previous claims.

Travel insurance providers will generally ask:

- your age and the age of anyone else who would be covered by the insurance
- where you are going
- how long you are going for
- whether you have any activities planned – for example, extreme sports
- whether you have, or have had, any health conditions (see page 10).

The more likely the provider thinks you are to claim, the more they will ask you to pay for travel insurance. The whole process may not seem very personal, but the provider is assessing and pricing the possibility of you making a claim on any policy it may offer you.



**'We discussed it all with the oncologist and she was okay with the trip. I was a little worried, but we thought it was worth the risk and we had a great holiday.'**

**Debbie**

## Premiums and excess payments

The premium is the amount of money you need to pay for insurance.

An excess is the amount you may need to pay towards any claim.

You may need to pay an excess upfront before your insurer will deal with the claim. Or the excess may be deducted from the final claims payment. For example, if the excess on the policy is £50 and you make a successful claim for £250, the insurer may pay you £200.

Travel insurance policies have different sections covering different events. For example, there may be a section about what might happen if you are injured. Another section may only apply if you lose your belongings. Depending on your insurance provider and its policies, there may either be:

- a single excess charge for any claim you make
- separate excess charges for each section of the policy when you claim.

When there is a single excess charge per claim, this can mean you will pay less if you need to claim.

## Single-trip and annual policies

Single-trip insurance covers you for one trip abroad.

Annual (or multi-trip) insurance covers you for more than one trip in the same year.

Annual insurance may be more difficult to get with a health condition and is generally more expensive. If you are planning more than two trips in the same year, annual insurance is worth considering, but you should first check if it's cheaper to get single-trip insurance for each trip.



## Winter sports and activities

If you're planning on doing winter sports such as skiing on your holiday, it can make it more difficult to get travel insurance. Travel insurance providers will generally ask whether you have any activities planned, and winter sports are considered high-risk activities. As a result, they may increase the premium or the excess.

Standard travel insurance policies often do not cover winter sports. Instead you often need to include winter sports cover. The high cost of medical bills if you get injured on the slopes means that getting the right cover is crucial for this type of holiday.

The same applies if you plan to do other activities or sports that carry a risk, such as diving, mountain biking or bungee jumping.

It's important to check the details of any policy and make sure it specifically covers any activities you're planning. Some policies contain exclusions which mean you wouldn't be covered in certain situations – for example, skiing off-piste without a guide or without a helmet. You can ask the provider if it's possible to extend a policy so that it covers any extra activities you're doing. If this isn't possible, you could look for suitable specialist policies – these are sometimes advertised as activity travel insurance, adventure travel insurance or sports travel insurance.

Remember to check that baggage insurance would cover loss of (or damage to) any sports or activity equipment you take with you.



# How cancer can affect getting travel insurance

When you already have a health problem before buying travel insurance, travel insurance providers call this a **pre-existing** condition.

Providers typically consider pre-existing conditions to be:

- any serious condition such as cancer, heart trouble or respiratory problems
- any conditions you have seen a doctor about in the last year, including minor ones
- any condition you are waiting for test results for
- any condition you are waiting for an operation on.

You should tell travel insurance providers about any of these that apply to you and ask for their guidance. If you don't tell them about any health problems, whether related to cancer or not, they may later refuse any claim you make.

Depending on the travel insurance provider and your situation, they may charge you more if you have a pre-existing condition. Sometimes, they may not offer to insure you at all.

Providers will differ about whether they can insure you and how much it will cost. They will use the information you've given them to make these decisions. You may find it particularly difficult to get insured if you are currently having cancer treatment, or if you are terminally ill.

When deciding whether to cover you and how much to charge, insurance providers will try to predict:

- how likely you are to cancel your holiday due to illness
- the potential cost of treatment you might have abroad, especially in the USA where treatment is more expensive.

You may want to apply through an insurance broker if you have any pre-existing medical conditions. Brokers can take your details and then search insurance providers on your behalf. See page 14 for more information about brokers.

Even if you had cancer a long time ago, it is important to let the insurance provider know, although this may not necessarily affect the price you pay.

It's important to speak with your doctor to make sure you are medically fit to travel. Some travel insurance providers may not offer cover even if your doctor has said you're medically fit to travel.

## **What travel insurance providers may offer**

Depending on your situation and the travel insurance provider, it's possible that they may not offer to insure you. If the provider is willing to insure you, they may offer you travel insurance:

- within their usual terms and conditions
- with a higher premium because you have or have had cancer
- with an excess
- with a cancer-related exclusion.

## **Cancer-related exclusion**

If your travel insurance policy applies a cancer-related exclusion, this means you would not be covered for any claims related to your cancer. Whether or not you are comfortable with this will depend on your situation. If your insurance provider applies an exclusion, you should make sure you understand exactly what you are and are not covered for. Always check with the provider if you are unsure.

## **If someone close to you has cancer**

You need to tell the insurance provider if someone else's health may affect your trip – for example, if your partner, relative or friend has cancer. This applies to someone travelling with you or someone at home. This is because there is a risk that your trip may have to be cancelled or cut short because of their health.

There are often no specific questions on travel insurance application forms about the health of someone you know. But the terms and conditions of the policy may refer to someone else who might cause you to make a claim. So it's really important to read the terms and conditions carefully.

You should also tell the provider if there are any health changes between taking out the insurance and travelling. This includes any changes in the health of the person you know with cancer, and your own.

If you give all this information to your insurance provider in advance, you may be covered if you need to cancel the trip. This depends on the provider and the policy. Ask the provider as early as possible about this.

# Finding travel insurance

By researching and asking around, you may be able to find travel insurance providers that can cover you.

Some providers specialise in providing travel insurance for people with pre-existing medical conditions. Others are general travel insurance companies. Specialist companies are more likely to be able to provide you with full cover that includes problems related to your cancer. But in some situations, for example, if you had cancer many years ago, a number of standard travel insurance providers may be able to help. This part of the booklet explains where you can find contact details for travel insurance providers.

## Visit Macmillan's online community

Perhaps the first place to check is Macmillan's online community. This is a free online forum for people affected by cancer. Travel insurance is one of the most widely discussed topics on the community. By reading the conversations happening there, you can find out which providers people are recommending. You do not have to join to read what people are saying.

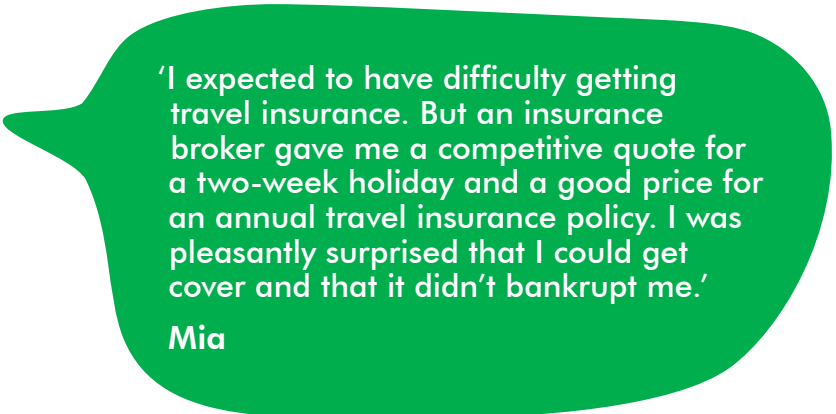
We have set up a conversation on the online community at [tinyurl.com/travelrecommendations](https://tinyurl.com/travelrecommendations) where we encourage you to share your experiences of getting travel insurance and recommend companies.

'Everyone is so supportive on the online community, they know exactly what you're going through. It can be fun too. It's not all just chats about cancer.'

**Mal**

## Find insurance through a broker

Insurance brokers do not offer insurance directly. Instead, they try to find a suitable travel insurance provider for you. You can find a qualified and regulated insurance broker through the British Insurance Brokers' Association (BIBA). Visit [biba.org.uk](https://www.biba.org.uk) to search for a broker. You can also call **0870 950 1790** or email [enquiries@biba.org.uk](mailto:enquiries@biba.org.uk).



'I expected to have difficulty getting travel insurance. But an insurance broker gave me a competitive quote for a two-week holiday and a good price for an annual travel insurance policy. I was pleasantly surprised that I could get cover and that it didn't bankrupt me.'

Mia

## Search for companies online

If you have time, researching online could help you to find cheaper travel insurance. Try to compare as many quotes as possible. Remember that price is not the only factor to consider, as you'll also need to check the insurance is suitable for your needs.





## Helpful web pages

Below are some useful pages that can help you start your search:

- Which? (**which.co.uk**) – features a comparison table comparing cover for people with different medical conditions.
- Money Saving Expert (**moneysavingexpert.com**) – includes general tips about buying travel insurance as well as some information for people with pre-existing conditions.
- Money Advice Service (**moneyadvice.service.org.uk**) – gives general tips about what to look for in insurance policies and some information for people with medical conditions.
- The Association of British Insurers (**abi.org.uk**) – you can find answers to commonly asked questions about getting travel insurance on its website.

## Comparison websites

You can search online for travel insurance comparison websites. Comparison websites allow you to compare deals from different providers. This can be a quick way to search for relevant quotes. Some of these websites allow you to enter details of your medical condition before you search, which means you will only see quotes that are relevant to you.

Remember that not all providers sell their insurance through comparison websites, so this will not show you all the providers that could help.

Comparison websites are a good starting point but they focus on price. It's important to check the quality of the cover and whether it fits your situation – always read the details of the policy before buying it, to make sure it suits your needs.

## Online searches

Another way to look for travel insurance providers online is simply to type relevant terms into a search engine. For example: 'prostate cancer travel insurance'. This usually brings up a mixture of information pages and providers offering travel insurance, some of which may be worth considering.

When searching in this way, you should check that any organisations you aren't familiar with are trustworthy. Legitimate companies will be registered with the Financial Conduct Authority (FCA) and will have an FCA number displayed on their website. On the FCA website ([fca.org.uk](https://www.fca.org.uk)) you can type this number into the Financial Services Register to check the firm is allowed to do business.

## Other ways of checking deals

While they do not always have suitable offers for people with pre-existing conditions, you can ask for insurance quotes from:

- supermarkets (they may have information leaflets about their insurance in stores)
- your credit card company
- your bank.

Some people automatically have some degree of travel insurance cover through their bank accounts. This generally applies to people with 'premium' bank accounts where they pay a small fee each month. When the account is set up, medical questions aren't usually asked and it is the account holder's responsibility to declare pre-existing conditions. This cover will not automatically include problems related to your cancer, so check with your bank to find out exactly what it includes and whether the cover can be expanded.

The bank may allow you to pay a top-up fee so that you are fully covered. This may be cheaper than buying travel insurance separately.

'For a monthly fee, our bank account includes worldwide travel insurance. When I told them I'd had prostate cancer, they didn't raise the premium.'

**Kevin**

## Ways of applying for travel insurance

Many insurance companies now allow you to apply for travel insurance, and give your medical details, through an online form. Others will need to speak with you on the phone.

If you phone companies, there may be call charges and you may be on hold for a long time. Calling from a mobile phone may be more expensive.

If you are concerned about the cost of calls from your landline, the website **[saynoto0870.com](http://saynoto0870.com)** may help you find cheaper alternative phone numbers. These numbers let you reach the same companies for less. Expensive phone numbers often start with numbers that don't match a local area, for example, 0870 or 0845.



# Contacting insurance companies

It will make your search easier if you have certain information ready when you start looking for travel insurance.

Whether you apply through an online form or on the phone, you may need to answer some difficult or upsetting questions. For example, the company may ask about the likely outcome of your cancer (the prognosis). The company may do this so it can decide whether it needs to ask you for more medical information.

Depending on how you feel about answering these questions, you may want to get quotes from only a couple of insurance companies at a time.

Over the next few pages, we've included some of the things an insurance provider will want to know and also some of the things you might want to ask them. On pages 26–27 there's a checklist where you can write down your answers to these questions to help you prepare for contacting companies.

## Personal information

- The names and ages of all the people you want to be insured by the policy. Some insurance companies will insist that family or friends travelling with you are insured on the same policy.
- Your address and contact details.

## Information about your trip

- The country you're visiting, and the length and type of journey you plan to take. If you have a choice about where you travel, you may want to consider visiting Europe rather than North America because the travel insurance could be cheaper.
- How long you plan to stay abroad.
- How far in advance you're booking your trip. Some companies will charge you a higher premium if it's a long time until you go away. This is because they believe there could be a higher risk of you making a claim for cancellation.
- Any activities you'll be doing that might be considered a higher risk, such as skiing or other winter sports. In this case, you will need to get special winter sports cover.

## Medical information

A travel insurance provider may ask whether you have a pre-existing medical condition, such as cancer (see page 10). If your answer is 'yes', you are likely to be asked more questions about this. Some companies call this their medical screening process.

A travel insurance provider may ask you the following questions:

- How long ago were you diagnosed with cancer?
- Where is/was your cancer?
- Has your cancer spread? If so, where has it spread to?

- Are you having treatment or taking any medication at the moment? This can have a big effect on the premium you're quoted. If possible, it's worth thinking about delaying your travel plans or limiting how far you travel, until after your treatment finishes.
- Have you had any surgery for cancer before?
- Do you have any planned treatment for cancer? If so, when?
- How many times have you seen a doctor (GP or cancer specialist) about your cancer? Some companies may ask you about the last time you visited your doctor for any reason, not just about visits related to your cancer.
- What symptoms or side effects do you have now?
- How advanced is your cancer? Some companies will ask you about your prognosis. This can be an upsetting question to answer, but prognosis may be one of the criteria that a company uses to decide who to cover.

A medical screening process over the phone usually takes 5–10 minutes. If you have, or have had, other conditions as well as cancer, you may be asked similar questions about these.



If you don't tell the company the information you are reasonably expected to know when you buy a policy, any claim you make could be refused. It's important to tell travel insurance providers about any health conditions that affect you or the people you are travelling with.

Different companies assess the results of the medical screening process in different ways. They will probably also differ in how much cover they'll offer you. So it can be worth comparing offers from different insurance companies or getting advice from an insurance broker (see page 14). Brokers don't supply insurance themselves, but they can do the search for you.

## **'Fit for travel' letter from your doctor**

Some companies will ask for a letter from your doctor that says you're well enough to travel. GPs can charge you for this letter. They may be more likely to charge if the travel insurance provider contacts them to ask for a letter, so it's often best to ask your GP yourself. It may save time if you get the letter before contacting insurance companies.

## **Taking medical equipment abroad**

If you need to take any special medical equipment with you on holiday, make sure your insurance will cover this.

## **Existing policies**

You may already have travel insurance, for example a policy attached to your bank account (see pages 17–18). Make sure you read the terms and conditions carefully. The policy may not cover pre-existing medical conditions. You should let the company know if you have a pre-existing condition as this may affect your cover.

## **Repatriation**

Repatriation means being transported home in an emergency. This may be covered by your travel insurance but the European Health Insurance Card (see next page) will not pay for it.



## European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) entitles UK residents to free or reduced-cost emergency treatment when temporarily visiting certain European countries.

You will get the same care as the people who live in the country you're visiting. This may not be the same as the care you'd expect from the NHS.

Some countries expect you to pay your bill when you're treated and then claim a refund with your EHIC. You should try to apply for a refund before you return to the UK.

The EHIC is not an alternative to travel insurance. It will not cover any private medical costs, travelling to a country for health treatment, repatriation or help getting back to the UK.

Travel insurance companies may offer a discount if you have an EHIC and are travelling to a country where it is valid. Some travel insurance providers will require you to have one before they can insure you.



You can find more information about the EHIC and health advice for travellers online. Visit [nhs.uk/healthcareabroad](https://www.nhs.uk/healthcareabroad) if you live in England, Scotland or Wales or [nidirect.gov.uk/travelling-abroad](https://www.nidirect.gov.uk/travelling-abroad) if you live in Northern Ireland. These websites explain which countries are covered by the EHIC. They also have information about non-EU countries that have mutual agreements to provide health services to visitors from the UK.

An EHIC lasts for five years once issued. If you already have an EHIC, check the expiry date to see if you need to renew it.

You can apply for an EHIC, or renew an outdated card:

- online at **nhs.uk/ehic**
- by post, using an application form you download from the website
- by phoning the automated EHIC application service on **0300 330 1350**.

Your card will normally arrive within seven days. The EHIC is free and renewals are also free. You should avoid any websites that charge you to apply for an EHIC or to renew it for you.



# Checklist and comparison table

## Checklist

This checklist includes some common questions travel insurance providers may ask you. Writing down your answers in advance could help you prepare for calling them, or for filling in their online application form.

Name of traveller(s):

Age(s):

Travelling to:

Length of trip:

Health conditions:

- How long ago was the diagnosis:
- Where is, or was, the cancer:
- Has the cancer spread, and if so, where to:
- Any current treatments or any treatment planned:
- Any surgery in the past or planned:


- Current medication:
- Current symptoms and side effects:
- How advanced is the cancer and is it terminal:
- Details of GP/hospital/specialist visits in relation to the cancer in the last year:
- Could the health of anyone else (either someone who is travelling with you or at home) possibly affect the planned trip?
- Any medical equipment needed for travel?
- Any winter sports, extreme sports or similar activities planned?

## Comparison table

On the following pages is a table for you to compare the policies and quotes of different insurance providers. You can write down the contact details of each provider and some of the important aspects of their policy. In the final rows, you can compare the excess costs and the quotes that different providers give you. This may help you consider the best insurance policy for your situation.

# Quote comparison table

Company name:			
Contact details:			
Discount for EHIC?			
Cancellation covered?			
Exclusion for cancer?			
Exclusion for anything else?			
Excess:	£	£	£
Quote:	£	£	£



£	£	£	£
£	£	£	£

# If something goes wrong when you're away

Make sure you take the insurance policy document and helpline number with you on your trip.

If you become sick or injured while you're abroad, you should do the following:

- Find medical care and contact your travel insurance provider as soon as possible. They may be able to help you find appropriate care.
- Check whether you're in a country covered by the EHIC card (see page 24). If you are, take the card with you when you find medical care.
- Contact your tour representative if you're travelling on a package tour.
- Contact your nearest national consular office if you need more help. To search for contact details, visit [gov.uk/government/world/organisations](https://www.gov.uk/government/world/organisations)

# Making a complaint

If you've taken out a policy, occasionally you might be unhappy with the way you've been treated. Or if you've made a claim, you might be unhappy with the way it's been handled. In these situations, you should contact your insurer.

All insurers have a complaints procedure. Once you've contacted them, they'll explain what happens next. Following these steps can help you get problems sorted out more quickly:

- Contact the person you originally dealt with. If they can't help, say you want to take matters further. Ask for details of the official complaints procedure and find out who will be handling your complaint.
- It may help to put your complaint in writing. If you don't feel comfortable doing this, you could ask a relative, friend or carer to help you.
- If you're making your complaint in writing, write 'complaint' at the top of your letter. Make sure you include important details such as your customer, policy or account number.
- You can also make your complaint by phone, but make sure you ask for the name of the person you speak to and their job title. Keep a note of this, along with the date and time of your call. Write down details of the conversation. You may need to refer to this later.
- Try to stay calm and polite, however angry or upset you are. This will help you explain your complaint as clearly and effectively as possible.



- Keep things brief and to the point. Set out the facts clearly and in a logical order. Say why you're not happy and what you want the travel insurance provider to do about it. This will make it easier for them to look into the problem and sort things out.
- Send copies of any relevant paperwork you think will support your case. Keep a copy of any letters between you and the travel insurance provider. You may need to refer to them later.
- Don't expect immediate results. It may take time for some complaints to be investigated properly and resolved. By law, the travel insurance provider you're complaining about has up to eight weeks to sort out the complaint.

You could also contact Macmillan's financial guides on **0808 808 00 00** or an organisation such as Citizens Advice for general guidance about complaining. Visit **[citizensadvice.org.uk](https://citizensadvice.org.uk)** or find details in your local phone book.

If you still think you're being treated unfairly after you've complained, you can have your case referred to the Financial Ombudsman Service. This is a free, independent service for consumers and an informal alternative to going to court.

The Ombudsman will decide whether your complaint is valid by looking at the facts of the case. Insurers must obey its decisions. To submit a complaint to the Ombudsman, you firstly need to request a complaints form. You can do this through the website or by phone (see next page for contact details). You'll then need to fill in the form, sign it and post it back to the Ombudsman.

You can also find impartial information and guidance about financial services from the Money Advice Service (see next page).

### **Financial Ombudsman Service**

**Tel** 0800 023 4567 from landlines or 0300 123 9123 from mobile phones (Mon–Fri, 8am–8pm, Sat, 9am–1pm)

**Email** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

Can call you back if you're concerned about the cost of the call.

### **Money Advice Service**

**Tel** 0300 500 5000 (English)

or 0300 500 5555 (Welsh)

(Mon–Fri, 8am–8pm, Sat, 9am–1pm)

**Typetalk** 18001 0300 500 5000

**Email** [enquiries@moneyadvice.service.org.uk](mailto:enquiries@moneyadvice.service.org.uk)

**[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)**

Runs a free financial health check service and gives advice about all types of financial matters. Has an online chat service for instant money advice.

# About our information

**We provide expert, up-to-date information about cancer. And all our information is free for everyone.**

## Order what you need

You may want to order more leaflets or booklets like this one. Visit **be.macmillan.org.uk** or call us on **0808 808 00 00**.

We have booklets on different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer and information for carers, family and friends.

All of our information is also available online at **macmillan.org.uk/cancerinformation**

There you'll also find videos featuring real-life stories from people affected by cancer, and information from health and social care professionals.

## Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- Easy Read booklets
- large print
- translations.

Find out more at **macmillan.org.uk/otherformats**

If you'd like us to produce information in a different format for you, email us at **cancerinformationteam@macmillan.org.uk** or call us on **0808 808 00 00**.

## Help us improve our information

We know that the people who use our information are the real experts. That's why we always involve them in our work. If you've been affected by cancer, you can help us improve our information.

We give you the chance to comment on a variety of information including booklets, leaflets and fact sheets.

If you'd like to hear more about becoming a reviewer, email [reviewing@macmillan.org.uk](mailto:reviewing@macmillan.org.uk) You can get involved from home whenever you like, and we don't ask for any special skills – just an interest in our cancer information.



# Other ways we can help you

**At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you. No one should face cancer alone.**

## Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

### Macmillan Support Line

Our free, confidential phone line is open Monday–Friday, 9am–8pm. Our cancer support specialists can:

- help with any medical questions you have about your cancer or treatment
- help you access benefits and give you financial advice
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **macmillan.org.uk/talktous**

### Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face.

Visit one to get the information you need, or if you'd like a private chat, most centres have a room where you can speak with someone alone and in confidence.

Find your nearest centre at **macmillan.org.uk/informationcentres** or call us on **0808 808 00 00**.

## Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That's why we help to bring people together in their communities and online.

## Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting [macmillan.org.uk/selfhelpandsupport](https://www.macmillan.org.uk/selfhelpandsupport)

## Online community

Thousands of people use our online community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at [macmillan.org.uk/community](https://www.macmillan.org.uk/community)

## The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

## Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you've been affected in this way, we can help.

### Financial advice

Our financial guidance team can give you advice on mortgages, pensions, insurance, borrowing and savings.

### Help accessing benefits

Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

### Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on **0808 808 00 00** to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants. We can also tell you about benefits advisers in your area.

Visit [macmillan.org.uk/financialsupport](https://www.macmillan.org.uk/financialsupport) to find out more about how we can help you with your finances.

## Help with work and cancer

Whether you're an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work.

Visit [macmillan.org.uk/work](https://www.macmillan.org.uk/work)





## Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third-party information, such as information on websites we link to.

We do not offer travel insurance, recommend any broker or insurance company, or undertake searches to find companies or brokers.

We cannot investigate complaints about any companies that are contacted.

Some photographs are of models.

## Thanks

This booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to: Mike Powell, Insight Analyst – General Insurance, Defaqto; Andrew Woolgar, Policy Adviser – General Insurance, Association of British Insurers; and the people affected by cancer who reviewed this edition.

## Sources

We've listed a sample of sources used in the publication below.

If you'd like further information about the sources we use, please contact us at **[bookletfeedback@macmillan.org.uk](mailto:bookletfeedback@macmillan.org.uk)**

Association of British Insurers. [www.abi.org.uk](http://www.abi.org.uk) (accessed 1 October 2014).

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(accessed 1 October 2014).

# YOUR NOTES AND QUESTIONS

A series of horizontal green lines for writing notes and questions, spaced evenly down the page.

# Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



## **Share your cancer experience**

Support people living with cancer by telling your story, online, in the media or face to face.

## **Campaign for change**

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

## **Help someone in your community**

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

## **Raise money**

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

## **Give money**

Big or small, every penny helps. To make a one-off donation see over.

**Call us to find out more**

**0300 1000 200**

**[macmillan.org.uk/getinvolved](http://macmillan.org.uk/getinvolved)**

## Please fill in your personal details

Mr/Mrs/Miss/Other \_\_\_\_\_

Name \_\_\_\_\_

Surname \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Postcode \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Please accept my gift of £ \_\_\_\_\_

(Please delete as appropriate)

I enclose a cheque / postal order /  
Charity Voucher made payable to  
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity  
Card / Switch / Maestro

Card number

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Signature \_\_\_\_\_

Date     /     / \_\_\_\_\_

## Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

- I am a UK taxpayer and I would like Macmillan Cancer Support to treat all donations I have made for the four years prior to this year, and all donations I make in the future, as Gift Aid donations, until I notify you otherwise.

I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax in each tax year, that is at least equal to the tax that Charities & CASCs I donate to will reclaim on my gifts. I understand that other taxes such as VAT and Council Tax do not qualify and that Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box.

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to [macmillan.org.uk/donate](https://macmillan.org.uk/donate)

Please cut out this form and return it in an envelope (no stamp required) to:  
Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851,  
89 Albert Embankment, London SE1 7UQ

More than one in three of us will get cancer. For most of us it will be the toughest fight we ever face. And the feelings of isolation and loneliness that so many people experience make it even harder. But you don't have to go through it alone. The Macmillan team is with you every step of the way.

We are the nurses and therapists helping you through treatment. The experts on the end of the phone. The advisers telling you which benefits you're entitled to. The volunteers giving you a hand with the everyday things. The campaigners improving cancer care. The community there for you online, any time. The supporters who make it all possible.

Together, we are all Macmillan Cancer Support.

For cancer support every step of the way, call Macmillan on 0808 808 00 00 (Mon–Fri, 9am–8pm) or visit [macmillan.org.uk](http://macmillan.org.uk)

Hard of hearing? Use textphone 0808 808 0121, or Text Relay.  
Non-English speaker? Interpreters available.  
Braille and large print versions on request.

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