

## A Guide to Travel and Travel Insurance

This guide was written by a NHS MPN specialist nurse, with input from consultant haematologists, specialist nurses, psychologists and volunteers of the MPN Voice charity.

### Travel Advice

- Inform your consultant haematologist that you plan to travel and ensure that you are fit to fly, especially if you are taking a long haul flight, your consultant haematologist will be able to advise you on precautions to take with regards to DVTs (deep vein thrombosis)
- Check with the practice nurse in your local GP surgery to see if you need any vaccinations prior to travel. Some vaccinations are not suitable for people on certain MPN medications or with particular conditions, you may need advice from your GP or your consultant haematologist
- Have a list of all your current medications with you at all times and make sure you have enough supply before your travels and take them in your hand luggage. Plan ahead to allow time to fill your prescriptions
- Check before you travel with each airline and country that you plan to visit if they have any restrictions on carrying medications on the flight and on entering a country, (particularly if you use liquid medications and syringes), if so obtain a letter from your consultant haematologist stating they are necessary for your health and that you may need to use them during your flight and that they must be carried in hand luggage
- If you are travelling with liquid medicines or needles/syringes check with the airlines and airports you will be using regarding the carrying of any liquids during your flight, it should be noted that all airlines now restrict the carrying of liquids and have certain criteria you must follow, you may have to obtain a letter from your consultant haematologist stating that you have to carry your medication with you for use during a flight and that there is a risk of freezing if it is placed in the hold luggage
- Pack any injections/syringes in suitable containers to avoid bending needles during travel, you should also consider carrying a sharps bin for the disposal of injections/syringes

- Inform the airline if you need disability aids and help in the airport and on the flight
- Be alert to the need to stay hydrated on flights and when travelling to sunny climates, drink plenty of water while travelling to prevent dehydration
- Obtain a medical tag/bracelet if you feel it may be necessary to identify your illness clearly in case of accident or unexpected illness
- Ensure you have the necessary equipment you may need whilst on holiday e.g. oxygen or inhalers, ensure you have enough supply for your holiday, and check with each airline and airport you use regarding the carrying and use of oxygen, pumps and inhalers
- Protect yourself from the sun, use high factor sun cream and wear a hat
- When you arrive at your destination check where the local medical centre and hospital is in case you need to use them, make a note of their telephone numbers
- Take the name and contact details for your consultant/hospital and GP with you so that they can be contacted by a local doctor/hospital for further information

## **TRAVEL INSURANCE AND THE UK GLOBAL HEALTH INSURANCE CARD (GHIC) and the EUROPEAN HEALTH INSURANCE CARD (EHIC)**

A UK Global Health Insurance Card (GHIC) gives you the right to access state-provided healthcare during a temporary stay in the European Union (EU). It is advisable to obtain a UK Global Health Insurance Card (GHIC) or a European Health Insurance Card (EHIC). The cards are free of charge, beware of unofficial websites, which may charge you if you apply through them.

PLEASE NOTE: that the eligibility criteria for each of these cards changed on 1<sup>st</sup> January 2021, you are advised to check on the NHS Health Care Abroad website for details on which card you need and how to apply. An EHIC/GHIC is not an alternative to travel insurance, you are advised to take out adequate travel insurance for any journey you take.

For more information on what is covered in each country, and to apply for an EHIC or GHIC, visit the NHS Choices website at:

<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/>

for further advice, contact the Overseas Healthcare Service on 0191 218 1999, Monday to Friday, 8 am to 6 pm.

### **Why have travel insurance?**

It is very important to seriously consider obtaining travel insurance in case you become ill or have an accident while on holiday to provide medical expenses cover while you are outside the UK and/or need to be flown back to the UK in an emergency.

### **How to obtain insurance, what to consider?**

Insurance companies assess all applications individually, for this reason when applying for cover it is always advisable to provide as much detail as possible about your MPN and any other medical conditions you have, if necessary you can ask your consultant haematologist to write a letter stating your current diagnosis, related problems and medication.

Many insurance companies are reluctant to insure patients who already have an illness and they may ask you to take a '*related exclusion*'\*, it is probably advisable not to accept this offer.

*\*Related exclusion – some insurers will agree to cover but may exclude cover for a claim related to your condition*

### **Insurance Companies**

A number of patients have found the following companies helpful, though of course in each case the applicant will be individually assessed and we would recommend that you contact more than one company.

**MPN Voice cannot take any responsibility if any of these companies refuse any insurance cover for you or a member of your family, or for the amount they quote for any cover. We are not recommending these companies, we are merely providing their details.**

**Able2Travel**

Voyager Insurance Services Limited  
13 - 21 High Street  
Guildford  
Surrey GU1 3DG

Tel: 01483 806 826

[www.able2travel.com](http://www.able2travel.com)

**Allclear Insurance Services Ltd**

1 Redwing Court  
Ashton Road  
Romford  
Essex RM3 8QQ

Tel: 0800 077 777

[www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)

**Astrenska Ltd**

Houndsditch  
Cutlers Exchange  
123 Houndsditch  
London EC2A 7BU

[www.astrenska.com](http://www.astrenska.com)

**Columbus Direct**

[www.columbusdirect.com](http://www.columbusdirect.com)

**Free Spirit**

Stansted House  
Rowlands Castle  
Hampshire PO9 6DX

Tel: 02392 419 080

[www.free-spirit.com](http://www.free-spirit.com)

**Freedom Insurance Services Ltd**

58 Market Square  
St Neots  
Cambridgeshire PE19 2AA

Tel: 01223 446 914

[www.freedominsure.co.uk](http://www.freedominsure.co.uk)



**It's So Easy Travel Insurance**

27 Old Gloucester Street  
London WC1N 3XX

Tel: 0330 606 1434

[www.itssoeasytravelinsurance.com](http://www.itssoeasytravelinsurance.com)

**Motts Godwin Insurance Services**

209 High Road  
East Finchley  
London N2 8AN

Tel: 0208 444 1040

[www.quoteline-insurance.co.uk](http://www.quoteline-insurance.co.uk)

**Orbis Plus**

Tel: 01274 518 393

[www.orbisplus.co.uk](http://www.orbisplus.co.uk)

**Pulse Insurance Limited**

Tel: 01280 841 430

[www.pulse-insurance.co.uk](http://www.pulse-insurance.co.uk)

**Saga Travel Insurance**

[www.saga.co.uk/travelinsurance](http://www.saga.co.uk/travelinsurance)

**Travel Insured**

Tel: 01424 718790

[www.travelinsured.co.uk](http://www.travelinsured.co.uk)

**Staysure**

Tel: Freephone 0808 168 9217

<https://www.staysure.co.uk>

*This leaflet was revised in January 2021  
All information was correct at this time  
Revision 4*