

Information & Resources



Travel insurance fact sheet 1 – for women with early breast cancer

For some a holiday after breast cancer treatment is just what the doctor ordered!!!

We have produced this information sheet to help answer some questions you might have about travel insurance after breast cancer. There is a separate fact sheet that covers travel insurance for women who have secondary or metastatic breast cancer.

'It took a bit of organising but it was great to get away. You know – sometimes I need a holiday from this breast cancer business.'

What is travel insurance?

Travel Insurance covers you for specific losses, illness or injuries related to your travel.

Most travel insurance is sold for overseas trips.

Whilst some policies cover domestic travel within Australia, these don't include hospital and medical expenses because these are already covered by Medicare and/or your private health insurance.

What does travel insurance cover?

Travel insurance policies will cover some or all of the following:

- lost luggage and personal effects
- theft of money and goods
- cancelled holidays
- overseas medical and dental expenses
- death and disability allowances
- emergency travel arrangements and accommodation expenses
- personal liability
- hijacking
- legal expenses
- rental vehicle insurance excess.

Each policy is different so it is important to think about what cover you want. As with any insurance policy you will need to read the details of the policy to check it covers the things that are important to you.

Do I have to have travel insurance?

The choice to take out travel insurance is absolutely up to you. Like any other insurance, travel insurance is optional. You will probably want to weigh up the potential risks if you do not have insurance.

Compiled by Breast Cancer Network Australia
1800 500 258 www.bcna.org.au

Readers are welcome to reprint as long as BCNA is fully acknowledged as the source

Can BCNA recommend a particular travel insurance company?

Unfortunately we are not able to recommend a particular company. This is partly because policies change from time to time, but also because everyone's travel insurance needs are different and so too is their breast cancer experience.

Am I covered by Medicare once I leave the country?

You are not covered by Medicare once you leave Australia although Australia does have a *Reciprocal Health Care Agreement* (RHCA) with some countries where Australian travellers are generally covered by the host country's public health system. Those countries are Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway, Sweden and the United Kingdom. The reciprocal agreements cover medically necessary treatment you require which may arise while in that country.

For more information about the reciprocal agreements

www.medicareaustralia.gov.au/yourhealth/going_overseas/to.shtml

Does my private health insurance cover me when I'm on holiday?

If you have private health insurance it generally covers you anywhere you travel within Australia, but it is unlikely that your private health insurance will assist with medical costs once you are outside Australia.

Where can I get travel insurance?

Travel insurance can be obtained from a range of different sources including travel agents, insurance companies, insurance brokers and private health funds.

Some banks and credit card providers offer free travel insurance. In some instances, to be eligible for this travel insurance, you must purchase all or a proportion of your travel expenses on the particular credit card.

Regardless of who you purchase your travel insurance from, it is important to carefully read the policy. Pay particular attention to any *limitations* and *exclusions* explained in the policy. If you have any concerns, ring and ask for clarification. You probably won't be the first to ask questions, as these documents are often confusing.

Why would I use an insurance broker?

If you have had trouble finding suitable insurance you might want to use an insurance broker. Insurance brokers have contacts with a wide range of insurance companies and might be able to assist you in finding appropriate insurance.

Not all insurance brokers deal with travel insurance. To find an insurance broker in your area who deals in travel insurance contact the National Insurance Brokers Association on 02 9964 9400 or go to their website www.needabroker.com.au.

Can I get insurance to cover illness related to my breast cancer?

Some insurance companies will provide cover for a *pre-existing condition* after assessing your medical condition. You will probably be required to complete a Medical Assessment Form and authorise your treating doctor to provide details of your treatment and current health status.

In assessing your condition, the insurance company will consider the risk to them of insuring you and may issue cover subject to special conditions, excesses, limitations and an increase in premium.

Unfortunately some insurance companies will not provide cover for pre-existing conditions such as 'cancer'.

What is a pre-existing condition?

Most definitions of 'existing medical condition' or 'pre-existing medical condition' include descriptions like – 'any chronic or ongoing medical condition, illness or disease medically documented prior to the issue of the policy'.

Completing the medical assessment form

If you declare you have a pre-existing illness you will probably be required to complete a Medical Assessment Form. The Medical Assessment Form will also need to be completed by your usual medical practitioner providing details of your diagnosis, treatment, medication and current health status. Your doctor may be asked – *Do you consider the Applicant fit and able to complete this journey without needing any additional medical treatment, assistance or advice in relation to the stated pre-existing condition?* If the insurer declines insurance cover because of your pre-existing illness, you can request a written explanation of their reasons.

Surely travel insurance companies can't discriminate against me just because I've had breast cancer?

Unfortunately they can. As long as the company can demonstrate that you pose a greater risk than someone else, they can either charge you more for your insurance or not offer you insurance at all. This reasoning also explains why house insurance costs more in some suburbs than others!

There is some good news. Insurance companies cannot discriminate 'unreasonably'. A successful discrimination claim was won by a woman with breast cancer who had been denied insurance for her luggage. In her case the court found that her breast cancer experience would not have any impact on her luggage!

What's all the fuss about? I don't have breast cancer anymore!

Some of our members have reported that staff at some insurance companies are less informed than we are about the likelihood of early breast cancer coming back. We have heard stories of women being told by insurers that they don't insure people with cancer. This seems very odd given that we know that the vast majority of women with breast cancer will not develop secondary breast cancer.

What if I'm refused insurance or I'm not happy with a condition?

If you think the insurance company has been 'unreasonable' you might want to make a formal complaint. Our Travel Insurance Fact Sheet 3 explains how you can make a complaint. You can find it on our website or call 1800 500 258 for a copy.

Some women decide that they don't have the time or energy to complain and that the best action is to give their business to another company. Others feel strongly and want to follow through with a complaint.

Why wouldn't I just take out the insurance and not mention my breast cancer?

Many women have told us that they don't mention their breast cancer experience when they apply for travel insurance. For them it is a matter of weighing up the risks. This is a very personal decision.

'I just decided to take the risk. I just didn't mention that I had had breast cancer. My oncologists says I'm doing really well. I figured even if the worst happened and my breast cancer came back it was unlikely to mean I was going to have to go straight to hospital.'

Tell us about your travel insurance experience

We would love to you send us your travel insurance story – good or bad. We are hoping that as insurance companies learn a little more about the diverse experiences of women with breast cancer there will be less and less problems for women in obtaining appropriate insurance.

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