Travel and prostate cancer

This fact sheet is for men with prostate cancer who are thinking about going on holiday or travelling abroad. It gives tips to help you prepare for your trip, including guidance on how to arrange travel insurance. Partners and families of men with prostate cancer may also find this information useful.

The Prostate Cancer Charity does not endorse or recommend any one insurance company.

In this fact sheet:

- How can I prepare for my trip?
- What do I need to consider while I am away?
- Buying travel insurance

How can I prepare for my trip? Speak to your specialist team

It is a good idea to check with your specialist team that any travel you are planning will not affect your medical treatment. Your specialist team may be able to suggest a good time to travel, as well as help you decide what is realistic for you in terms of where you go and how long you are away for.

If you would like to speak to a specialist nurse about how travel plans may affect your diagnosis or treatment, please call our confidential Helpline on 0800 074 8383.

Consider how you are feeling

How you are feeling may affect your travel plans. For example, you may need to consider how tired you are, whether you are more sensitive to the sun (for example, from radiotherapy), whether you are feeling sick, and whether you have difficulties with continence. These things should not stop you travelling but they may affect where you go, for how long, what sort of things you do while you're away, and what you will need to take with you.

Think about your medication

If you are travelling abroad and taking any medicines, check with your doctor to see if you need to take a letter with you. Some drugs, including strong painkillers, are not allowed through customs without a letter from your doctor. Also check with the embassy of your destination to see whether there are any restrictions on medicines you can take into the country.

Make sure you have enough medicine to last your entire trip plus some spare to cover any unexpected delays. Your doctor may only be able to prescribe a limited amount, so if you are abroad for more than three months, check that you can get the medicines you need in the country you are going to. For some medicines (called controlled drugs), including strong painkillers, there is a limit on the amount you can take out of the UK. The limit is usually around three months' supply. If you need to take more than the limit, you will need to apply for a home office export licence at least two weeks before you plan to travel. You can download a form from www.homeoffice.gov.uk or phone 020 7035 0454.



Carry your medicines in their labelled containers. Medicines that require a letter or a licence must be carried in your hand luggage together with the letter or licence. For medicines that do not require a letter or licence, it may be helpful to carry one set in your hand luggage and one set in your suitcase so that if one goes missing you still have the other.

If any of your medicines need to be kept cool, carry them in a cool bag and make sure there is a fridge to store them in at your destination. If you do pack medicines in your suitcase, check whether cold temperatures can damage them. The part of the plane where baggage is stored is usually very cold but there is often a heated area.

Check if you need any vaccinations

Ask your practice nurse at the GP surgery whether you need any vaccinations for where you are planning to travel at least six weeks before you go. If you are travelling to a country where you need to take anti-malarial medicine, check with your doctor that this will not affect any other medicines you are taking.

Think about practical issues

- If you have urinary problems and use pads, make sure you pack enough to use during your trip plus some extra in case of delays. You may like to keep some pads in your hand luggage as well as in your suitcase to use during your journey and in case your suitcase gets lost.
- If you have a catheter, make sure you have enough equipment for the length of your trip. If you are worried about caring for your catheter while you are away, speak to your specialist nurse before you travel. It might be a good idea to ask your specialist nurse or doctor for a medical validation certificate that explains what your equipment is for. This may make things easier if customs officials decide to search your bag.
- If you need any special arrangements, such as a wheelchair, access to a toilet or special diet, arrange these before you travel. Your travel company should be able to help you make these arrangements.

- Carry information about your medical condition, medicines and treatments, in case you need any unexpected healthcare.
 If you are travelling to a non-English speaking country, ask your doctor if this information can be translated.
- If you have had brachytherapy (a type of treatment where radioactive seeds are implanted into the prostate), ask your specialist team to give you an advice card which states you have had treatment with internal radiation. Take this card with you whenever you travel, especially by air, as the radiation in the brachytherapy seeds can set off the airport radiation sensors.

Apply for a European Health Insurance Card (EHIC)



If you are travelling to a European Economic Area (EEA) or Switzerland, you will need to have a European Health Insurance Card (EHIC).

The EHIC replaces the old E111 form. It entitles you to emergency medical treatment in most European countries for free or at a reduced cost. You may have to pay for some things at the time but you can usually claim the money back later. The EHIC does not always cover the full cost of treatment and does not cover everything. For example, it does not cover ambulance services or the cost of bringing you and your travelling companions back to the UK. So it is important to have separate travel insurance as well.

To apply for an EHIC, you can visit www.EHIC.org.uk, call 0845 606 2030 or pick up an application form from the post office. You can read more about travelling in the EEA in the Department of Health booklet

called Health Advice for Travellers. You can get a copy of the booklet from most post offices, or by calling 08701 555 455. You can also download a copy from the Department of Health website, www.dh.gov.uk.

Arrange travel insurance if you are travelling abroad

Travel insurance can cover the cost if things go wrong while you are away, for example, losing your suitcase or having to cancel your holiday. It also helps to cover the cost of any medical treatment you have to pay for while you are away. If you are travelling to Europe and have an EHIC, you should still arrange travel insurance because the EHIC does not always cover the full cost of treatment. Some insurance companies will only provide insurance if you have an EHIC. If you are travelling within the UK and you are a UK citizen, you are entitled to free medical treatment at your nearest hospital.

The section 'Buying travel insurance' provides guidance on arranging travel insurance for men who have been diagnosed with prostate cancer.

What do I need to consider while I am away?

- If you are travelling abroad, you may want to continue taking any medicines at the same times you normally do (UK time). If this means you end up taking medicines at inconvenient times, it may be easier to gradually adjust when you take your medicines to fit in with local time.
- If you are going on a long haul flight, you may need to take precautions to prevent blood clots, called deep vein thrombosis (DVT). Exercise your legs during the flight, drink plenty of water and other nonalcoholic drinks, and wear compression socks if your doctor advises you to.
- Protect yourself from the harmful effects
 of the sun by avoiding direct sunlight
 between 11am and 3pm, and by using
 a high factor sunscreen (around SPF30).
 Wear loose cotton clothing as well as a hat
 and sunglasses. It is particularly important
 to protect yourself in the sun if you have
 had radiotherapy.

- You should be careful about preventing infection, particularly if treatment has affected your immune system. Food and drink in some countries may contain harmful bacteria, so make sure you drink clean water (boil it first if you are unsure) and eat properly cooked food. Avoid ice in drinks and salads. Your doctor may prescribe you a course of antibiotics to prevent infection during your trip. Your doctor may also give you medicine to prevent you from becoming dehydrated.
- Use an insect repellent if you are travelling to an area where insects are a problem.
- Always carry emergency contact details so that someone can be informed of any problems quickly.

Buying travel insurance

Does prostate cancer make it harder to get travel insurance?

Some men have told us that they find it harder to get travel insurance because of their prostate cancer diagnosis. This is because insurers think that you are more likely to need medical treatment while you are abroad or that you may cancel your trip at the last minute due to illness. Men who are undergoing treatment, have been treated recently, or have advanced or recurrent cancer, are likely to find it more difficult to get travel insurance than those not having treatment or whose cancer is under control.

Where can I get travel insurance? High street travel insurance companies.

Some companies will not insure you if you have been diagnosed with cancer, especially if you have advanced or recurrent disease. Other companies will insure you if you can provide a letter from your doctor saying you are fit enough to travel. There may be specific criteria that you have to meet, for example, a company may say you need to have finished your treatment a certain length of time ago. It is very important to check policy details because some companies will only cover you for treatment or emergencies unrelated to your cancer. This means that if you need treatment related to your cancer, you will have to pay for it yourself.

Specialist companies. If you are finding it difficult to get travel insurance, there are some companies who specialise in providing travel insurance to people with pre-existing medical conditions, including cancer. Their prices vary a lot. Some may be much more expensive than high street companies, but others are more reasonable. Again, it is important to check whether the policy includes treatment related to your cancer.

Macmillan Cancer Support provides a list of companies that may be useful for people diagnosed with cancer. You can find this list in their fact sheet on travel insurance, which you can access online at www.macmillan.org.uk. You can also order a copy of the fact sheet by calling 0800 500 800.

You may like to check with other companies as well. As insurance companies change their position on insurance quite often, it is possible that one or more of the companies listed will no longer be providing cover at the time you call.

If you have access to the internet, you may also like to sign up to The Prostate Cancer Charity Online Community, where you can share your views and experiences with others affected by prostate cancer. Our website address is www.prostate-cancer.org.uk.

Insurance brokers. These are people who can provide advice and arrange travel insurance for you. Some people find it stressful looking for affordable travel insurance. Using an insurance broker may make the process easier. Brokers shop around a large number of companies for you to find the best deal, so they can sometimes offer you a better price than individual companies. However, they do charge a service fee. You can find a list of brokers who specialise in finding insurance for people with cancer on The British Insurers Brokers Association (BIBA) website (www.biba.org.uk), or you can call BIBA on 0870 950 1790.

Can I arrange my travel insurance online?

The internet is a good place to search for insurance companies and brokers. You may be able to get a quote online but usually you will need to speak to someone. This is because your risk is assessed on an individual basis if you have been diagnosed with cancer, so the company or broker will need details of your medical history and current health.

What questions will the insurance company ask me?

When you contact an insurance company, they may ask you for several pieces of information, including your personal details (such as age, marital status and occupation), information about your trip, and your medical history (this is sometimes called medical screening). They may ask you detailed questions about your prostate cancer, for example:

- The stage and grade of your cancer
- What treatment you are having or have had, and any follow-up care
- Any side effects you are having

Your answers help them to decide what insurance cover they will offer you and how much they will charge (the premium). Some companies employ an external medical screening company, which means that you will need to speak to both the insurance company and the screening company to arrange your insurance. Some companies will ask you for a letter from your doctor saying that you are fit to travel. The company may charge you if they contact the doctor so it is better if you ask the doctor for the letter yourself. Some may also ask your doctor to fill in a questionnaire about your health.

Speak up

It is important that you mention your prostate cancer and any other health problems when buying travel insurance. If you do not tell your insurance company about any medical condition you have or have had, the company may not pay for medical treatment or the costs to get you home if you have problems while you are away. It is also important to let your insurance company know about any changes to your health before you go on your trip, so that they can reassess the situation.

What questions should I ask the insurance company?

- What does the policy include, and what does it not include?
- Does it cover treatment related to my cancer?
- Does it cover me if I have to come home early because of my cancer?
- How much is the excess? The excess is the amount you pay of any claim, with the insurance company paying the rest.
- Do other people travelling with me need to be covered under the same policy? Some companies will ask that all members of your party are covered under the same policy. This can be a good idea because it means your companions are also covered if you need to come home early and they need to come with you.
- Does my doctor need to provide a letter or fill in a questionnaire? If so, will there be a charge from the insurance company if they contact my doctor?

Will my travel insurance be expensive?

The amount you pay (the premium) is likely to be higher than if you had not been diagnosed with prostate cancer. The amount you have to pay when you make a claim (the excess) may also be higher. If you are currently having treatment, have finished treatment guite recently, or have advanced or recurrent disease, the cost is likely to be higher than if you finished treatment a while ago and/or your cancer is under control. In general, prices go down the longer your cancer has been under control. Your premium may be less if you choose a policy that does not cover you for treatment related to your cancer. This might be an option if you feel your cancer is unlikely to cause any problems while you are away, but some people feel this is too much of a risk to take.

Shop around

The cost of travel insurance (premium) and details of what is included in the policy can vary greatly from company to company, so it is worth shopping around to make sure you get the deal that is best for you.

Tips for finding travel insurance

- Look at the cost of travel insurance before you book your trip. Some destinations are more expensive than others.
- Get quotes from several different insurance companies or brokers, as cost can vary greatly.
- Get quotes from high street companies as well as specialist companies, particularly if you are no longer having treatment and your cancer is under control.
- Check the small print ask insurance companies exactly what you are covered for, and what you are not covered for.
- If your cancer is unlikely to cause you problems while you are away, you could consider a policy that covers everything except treatment related to your cancer.
- Make sure you mention your prostate cancer and any other medical problems.

Notes

More information

Association of British Insurers

www.abi.org.uk
Telephone 020 7600 333
An organisation of insurance companies
which acts as an advocate for high standards
of customer service in the insurance industry.

British Insurance Brokers Association (BIBA)

www.biba.org.uk
Telephone 0870 950 1790
Email enquiries@biba.org.uk
A UK organisation representing the interests
of insurance brokers, intermediaries and their
customers.

Financial Services Authority (FSA)

www.fsa.gov.uk
Telephone 0845 606 1234
The UK's financial watchdog provides
impartial information about financial products
and services.

Home Office Drugs Branch

www.homeoffice.gov.uk
Telephone 020 7035 4848
For information about taking prescribed
controlled drugs abroad, export licenses and
embassy contact details.

Macmillan Cancer Support

www.macmillan.org.uk
Telephone 0808 808 00 00
For financial advice and support for people
affected by cancer. They also provide meanstested grants.

The Prostate Cancer Charity makes every effort to make sure that its services provide up-to-date, unbiased and accurate facts about prostate cancer. We hope that these will add to the medical advice you have already been given and will help you to make any decisions you may face. Please do continue to talk to your doctor if you are worried about any medical issues.

The Prostate Cancer Charity funds research into the causes of, and treatments for, prostate cancer. We also provide support and information to anyone concerned about prostate cancer. We rely on charitable donations to continue this work. If you would like to make a donation, please call us on 020 8222 7666.

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* Calls may be monitored for training purposes. Confidentiality is maintained between callers and The Prostate Cancer Charity.

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Tell us what you think

We hope you have found this information useful. If you have any comments or suggestions about any of our publications, you can email literature@prostate-cancer.org.uk or write to The Information Team at The Prostate Cancer Charity, 100 Cambridge Grove, London W6 0LE

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