



TRAVEL INSURANCE AFTER EARLY BREAST CANCER

FACT SHEET

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This fact sheet was produced by Breast Cancer Network Australia

After breast cancer treatment, a holiday can be just what the doctor ordered. In the past, however, women have told us that they found it difficult finding travel insurance that would cover them while travelling, because of their breast cancer diagnosis.

More recently, travel insurance options have improved for people who have, or have had, breast cancer. There are now travel insurance policies available that provide cover for non-medical related expenses such as lost luggage and flight cancellations. Some policies may even provide medical cover if certain conditions are met - for example, providing a letter from your doctor outlining the current status of your cancer.

It is important to shop around for a travel insurance policy and ask questions about what the policy does and does not cover. Reading the product disclosure statement, sometimes referred to as the 'fine print', before making a decision can also ensure that you understand exactly what will and, most importantly, won't be covered.

We have produced this fact 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 after a diagnosis of metastatic breast cancer.

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

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.

While 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 may 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 you would like covered. 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 a personal decision. Like any other insurance, travel insurance is optional. You may find it helpful to consider the potential risks if you do not have insurance.



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 Belgium, Finland, Italy, Malta, the Netherlands, New Zealand, Norway, the Republic of Ireland, Slovenia, Sweden and the United Kingdom. The reciprocal agreements cover medically necessary treatment you require which arises while in that country.

For more information about the reciprocal agreements visit the Department of Human Services website, humanservices.gov.au.

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 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 where you purchase your travel insurance, it is important to carefully read the product disclosure statement of the policy before deciding which one to purchase.

Pay particular attention to any limitations and exclusions explained in the policy. If you have any concerns, you may like to phone the travel insurance company and ask for clarification.

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 contact with a wide range of insurance companies and may be able to assist you to find 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 1300 531 073 or visit 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 likely 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 agree to cover you subject to special conditions, excesses, limitations and/or an increase in the 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 likely 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 whether she/he considers you fit and able to complete the 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 the 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.

Insurance companies cannot discriminate 'unreasonably' however. 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 have no 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 not well informed 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 may seem very odd, given that we know that most people with early breast cancer will not develop metastatic 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 may want to make a formal complaint. BCNA's fact sheet *Travel insurance – making a complaint* explains how you can make a complaint. For a copy, visit bcna.org.au or call 1800 500 258.

Some people 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?

Sometimes women tell 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. If you decide not to mention your breast cancer experience you will not be covered for any travel expenses that may result from your breast cancer.

I decided to take the risk. I just didn't mention that I had had breast cancer. My oncologist 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.