

MACMILLAN
CANCER SUPPORT

INSURANCE



I contacted Macmillan regarding travel insurance. I found them helpful and while they couldn't recommend specific providers, they gave some good advice about getting travel insurance.

Paul, diagnosed with tonsil cancer



About this booklet

Insurance protects your finances when something unexpected happens. If you are affected by cancer, there are lots of reasons why thinking about insurance could be important for you.

A cancer diagnosis might mean you can get a payout from some types of insurance policy. But cancer can also make it difficult to get insurance that meets your needs.

This booklet can help you if:

- you want to buy insurance and you are not sure how a cancer diagnosis will affect this
- you want to claim on a health or life insurance policy you have
- you have travel or car insurance and you are not sure if you need to tell your insurer you have cancer.

How to use this booklet

This booklet explains the main types of insurance that can be affected by cancer. We cover:

- health insurance (see pages 25 to 31)
- life insurance (see pages 33 to 45)
- protection insurance (see pages 47 to 57)
- travel insurance (see pages 59 to 75)
- car insurance (see pages 77 to 81).

You do not need to read the whole booklet. Use the contents list on page 5 to find the information that is most relevant to you.

Throughout the booklet, you will find a quote from a person affected by cancer who has shared their experience of buying and claiming insurance. There are also quotes from Macmillan's financial guides. They are specialist guides who you can talk to about any money worries you may have.

Using the glossary

Some of the words used to talk about finances can be confusing. In this booklet, these words are in bold once on each page where they are used. We have explained these words in the glossary on pages 84 to 88.

This information does not replace financial or other professional advice. For guidance about your own circumstances, please consult Macmillan's financial guides.

Financial help from Macmillan

You can call the Macmillan Support Line on **0808 808 00 00**. We have financial specialists who can help you deal with money worries.

- Our **financial guides** can talk to you about your personal finance options, such as insurance, pensions, mortgages and tax.
- Our **welfare rights advisers** can help you apply for benefits and other financial support.
- Our **energy advisers** can help you try to reduce your heating and electricity costs.

The Macmillan Support Line is open 7 days a week, 8am to 8pm. Our financial guides are available from Monday to Friday, 8am to 6pm.

If you are hard of hearing, use text phone **0808 808 0121**, or Text Relay. If you prefer to speak to us in another language, interpreters are available.

Your data and the cancer registry

When you are diagnosed with cancer in the UK, some information about you and your health is collected in a cancer registry. This is used to plan and improve health and care services. Your hospital will usually give this information to the registry automatically.

There are strict rules to make sure the information is kept safely and securely. It will only be used for your direct care or for health and social care planning and research.

Talk to your doctor or nurse if you have any questions. If you do not want your information included in the registry, you can contact the cancer registry in your country. You can find more information at **macmillan.org.uk/cancerregistry**

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ABOUT INSURANCE

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What is insurance?

Insurance is a financial product. Buying insurance can protect you against financial loss. It will pay out money if you are too ill to work, or it will provide for your family if you die.

When you buy insurance, you take out an **insurance policy**. This is a contract between you and the insurance company (the **insurer**).

Your policy means you are protected against losing money in certain situations. This protection is called **cover**. Your insurance policy document will list exactly what you are protected against, and how much money you will be paid. It will also list what you are not protected against.

You will make regular payments for your policy to the insurer. This is usually every month or every year. These payments are called **premiums**. How much they are will depend on your situation and the type of cover you need.

If the event or situation you are protected against happens, you can contact your insurer to make a **claim** on your insurance policy.

If your policy covers the situation you are claiming for, your insurer will give you money. This is called a **payout**.

Types of insurance

There are lots of insurance policies which will protect you against different things. It is very important to understand:

- what you are covered for
- how much money you will get if you need to **claim**.

Different types of insurance include the following:

- Health insurance (see pages 25 to 31). This can help cover medical costs or repay the cost of private treatment.
- Life insurance (see pages 33 to 45). This may provide your family or partner with money if you die.
- Protection insurance (see pages 47 to 57). This can help cover your costs if you become too ill to work or are diagnosed with a serious illness.
- Travel insurance (see pages 60 to 74). This may pay for medical treatment if you have an accident or become ill while you are in another country.
- Car insurance (see pages 77 to 81). This may cover you if you have a car accident or car fire, or if your car is stolen.

Premiums

Some types of insurance are short-term. For example, you can pay once for a travel insurance policy that only covers you while you are on holiday.

Other policies will continue for as long as you keep paying a regular **premium**. These include some types of life insurance. For example, you might make one payment each month. For some policies, such as car insurance, you might need to review your policy each year.

Premiums are set when you start the policy. They will look at your health at that time. If your health changes after the policy has started, it does not affect the premiums for a policy you already have. However, it will affect the premiums for any new policy.

If you stop paying your premiums, your **cover** will stop unless you have a waiver of premium benefit (see opposite page).

Excess payments

An insurer might apply an **excess** charge to an insurance policy. This is an amount you will need to pay towards any **claim**.

When you make a claim, the **insurer** may take this money off the final amount it pays out. For example, the excess on the policy may be £50. If you make a successful claim for £250, the insurer may pay you £200.

Or, you may need to pay the excess payment directly to someone providing a service that your insurance is paying for. For example, this could include a private hospital or car repair company.

Waiver of premium benefit

A waiver of premium benefit is an optional part of an insurance policy. It can sometimes be a separate policy. It can be taken out on a wide range of different insurance policies.

Waiver of premium means your insurance **premiums** will be covered if you cannot work because of illness or disability. So you keep your insurance policy even if you cannot pay the premiums because you are not working or are on a low income. You will usually have to be off work for longer than 6 months before you can claim this benefit.

Depending on the policy, this may continue until:

- you return to work
- you reach a set age
- the insurance **policy term** ends
- a set date.

If your policy includes a waiver of premium benefit, your premiums might be higher. If you have this benefit, you will need to contact your insurance company to make a **claim**.

Buying insurance

When choosing an insurance policy, you need to consider your personal situation. You might want to think about:

- the type and amount of **cover** you need
- how long you need the cover for
- the amount of **premium** you can afford
- your health and the health of your family.



It is important to understand what you are buying. The Financial Conduct Authority says that an **insurer** has to give you information in a standard way about:

- risk
- charges
- other important matters.

This helps you understand the policy and compare it with similar policies from other insurers.

Make sure you read the whole product document, including any small print. The main features of many products are explained in a booklet or section called Key Facts. It may also be called an Initial Disclosure Document.

You can easily identify this information because it is labelled with this logo.



Getting a quote

Insurers will ask you for some information about you and your situation. They will use this to estimate how likely you are to make a **claim**. They will then decide what **premium** to charge you. This is called a **quote**.

To assess how likely you are to make a claim, insurers will ask you questions about the type of situation you need **cover** for. For example, they might ask questions about your health for life or travel insurance. Or they might ask about the type of car you have for car insurance.

If you want to claim health or life insurance, insurers may also want to see your medical reports. Or they may ask you to have a medical examination. The insurer will pay for your medical reports and examinations.

You do not have to agree to medical reports or examinations. But if the insurer does not have enough information to assess your application, they may not cover you.

You must answer the questions honestly and make sure that your answers are accurate. If you do not, the insurer may not pay out if you make a claim later.

You can call the Macmillan Support Line on **0808 808 00 00** and speak to our financial guides. They can advise you about what to say to your insurer.

Once the insurer has all the information they need, they will provide you with a quote. This is an estimate of what the policy will cost and what it will cover.

The **insurer** will see if the risk of you claiming on insurance looks higher than normal, compared to the general population. They may then do one of the following things.

- They may charge you a higher **premium** than the standard rate.
- They may apply an additional **excess**. This is where you need to pay a certain amount of money towards any **claim** you make. If you choose a policy with a higher excess, the premium may be cheaper. The difference is often quite small, so check with the insurer before buying.
- They may apply **exclusions**. This is where the company will not cover the types of claim it thinks you are most likely to make. If you choose a policy with exclusions based on your medical history, make sure you understand exactly what you are covered for.
- They may refuse to insure you now, but agree to look at your situation again at a later time.
- They may refuse to insure you at all.

The insurance market is competitive, and some insurers will charge higher premiums than others for the same level of **cover**. It is important to look at a range of providers and **quotes**, especially if you have a medical condition. Insurers call this having a **pre-existing medical condition**.

An **insurance broker** or **financial adviser** can help you compare quotes from different insurance providers. When you are choosing a broker or adviser, always check that they are reliable and trustworthy.

The British Insurance Brokers' Association has a list of brokers. You can call them on **0370 950 1790**, Monday to Friday, 9am to 5pm. Or you can visit **biba.org.uk/find-insurance**

Cancer and buying insurance

If you already have a health problem before buying insurance, insurers call this a **pre-existing condition**. Your policy may say that you must declare any pre-existing medical conditions. If it does, you will need to tell your **insurer** if you are living with cancer or have had cancer.

You may be asked some difficult questions about your health. Or you may be asked to have a medical examination. While unfair discrimination (see pages 22 to 23) is illegal, insurers can treat a person differently if their medical condition means they are more likely to make a **claim**. But they can only do this if the assessment of your risk of claiming is based on relevant evidence. Insurers will need to show they have this.

It is important to compare **quotes** from different insurers to get the best deal. If you think you have been discriminated against, contact our financial guides on **0808 808 00 00** for advice on your options or making a complaint.

“You might be worried about making a claim on an insurance policy, or the financial jargon around insurance policies. If you have any questions about your insurance policies, why not give us a call?”

Craig, Macmillan financial guide

Does cancer affect all forms of insurance?

You should not have problems getting insurance that is not related to your health, such as home insurance. If you do, call the Macmillan Support Line on **0808 808 00 00** to speak to our financial guides. They can give you information about making a complaint.

Family members

People with close family members who have had cancer may be at a higher risk of getting the same cancer. This is only likely to happen in a very small number of cases. But it might mean that your close family members may also find it more difficult, or more expensive, to get some types of insurance. Close family members include any children, brothers and sisters.

If you are having hospital treatment, are waiting to begin hospital treatment or have a terminal condition, this could also affect your close family members if they try to buy travel insurance. We have more information on how cancer can affect travel insurance (see pages 67 to 71).

Being prepared for questions

When you talk to **insurers**, you may be asked some difficult or upsetting questions about your health. For example, they may ask about the likely outcome of your cancer (prognosis). This can sometimes seem insensitive. However, insurers may need to do this to decide whether they are able to offer you a policy, and how much it will cost.

Depending on how you feel when talking about the cancer, you may find it easier to contact only one or two companies at a time. Or you could contact an **insurance broker** or **financial adviser** who can do the research for you.



Checklist

The checklist below includes examples of some of the things an insurance provider might want to know. Having the answers to these questions can help you prepare for contacting providers.

You may want to write down:

- any health conditions you have
- the results of any recent tests or scans
- how long ago the diagnosis was
- where the cancer is or was
- whether the cancer has spread, and if so, where to
- whether you are currently having treatment, or whether there is treatment planned
- whether you have had surgery in the past or have surgery planned
- any medication you are currently on
- any current symptoms and side effects
- how advanced the cancer is and whether it is terminal
- details of GP, hospital or specialist visits in relation to the cancer in the past year.

If you are likely to claim

If your situation means you are more likely than the average person to make an insurance **claim**, this can affect what an **insurer** will offer you. An insurer may do one of the following.

Refuse to insure you

If you are struggling to find insurance **cover**, an **insurance broker** might be able to help you. To find an insurance broker, contact the British Insurance Brokers' Association (BIBA) on **0370 950 1790**, Monday to Friday, 9am to 5pm. Or you can visit **biba.org.uk/find-insurance**

Charge you a higher premium

If you have a medical condition, life insurance or health insurance might cost more. This is because the insurer may increase the **premium** to match the increase in risk.

Apply an excess

An **excess** is an amount of money you have to pay towards the cost of making an insurance claim.

Apply an exclusion

An **exclusion** is something that is not covered by the insurance policy. So there is no **payout** if it happens. This could include specific health issues such as cancer. This means there would be no payout for anything related to the health issue that is excluded. If you choose a policy with exclusions based on your medical history, it is important to understand what is covered and what is not.

Agree to review at a later date

If you are still having tests or treatment, an insurer might refuse to give you cover straight away. However, they may agree to review your application at a later time, when you know more about your diagnosis or have finished treatment.

Comparison table

Below 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 decide on the best insurance policy for your situation.

Company name			
Contact details			
Cover amount			
Exclusion for cancer?			
Exclusion for anything else?			
Excess			
Quote			

Unfair discrimination

Cancer is recognised by law as a disability.

- If you live in England, Scotland or Wales, you are protected by the Equality Act 2010.
- If you live in Northern Ireland, you are protected by the Disability Discrimination Act 1995.

These acts make it illegal to treat people differently because of a disability. They protect you against discrimination even after you have been successfully treated for cancer. But there are different rules for insurance.

An **insurer** can treat a person with a disability differently if the disability increases the risk of them making a **claim**. But they can only do this if:

- the assessment of your risk of claiming is based on relevant information
- the information is from a reliable source, such as statistical data or medical reports
- the way the insurer treats the person is reasonable, given the information available.

If the **insurer** is challenged, they have to provide evidence to show that they have met these conditions.

For information and support about unfair discrimination because of cancer, contact:

- the Equality Advisory Support Service if you live in England, Scotland and Wales
- the Equality Commission for Northern Ireland if you live in Northern Ireland.



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What is health insurance?

Health insurance can help cover medical costs or repay the cost of private treatment. Some health insurance policies may include payments towards wigs and prosthetics if you need this.

If you are recovering from cancer, your insurance may exclude **claims** relating to your illness. But unrelated conditions that develop after you have taken out a policy do not usually affect your **cover**.

If you do not already have health insurance, it could be harder to get if you have cancer. The **insurer** may ask you questions about your health or the health of family members. They use this information to assess if you are likely to make a future claim.

Types of health insurance

There are different types of health insurance. The main ones are:

Private medical insurance (PMI)

This usually pays the cost of private treatment for **acute medical conditions** that start after your policy starts. An acute condition is a condition that is likely to respond quickly to treatment, or a condition that you are more likely to fully recover from. Some policies may cover medical conditions that started before the beginning of your policy. So it is important to check.

Some policies may also pay you a set amount if:

- you need to spend the night in an NHS hospital
- you are admitted as a day patient for chemotherapy treatment.

Private medical insurance is annually renewable. This means that **premiums** and continuing **cover** have to be agreed with the **insurer** every year.

Employer health insurance

Some employers arrange health insurance for their employees. This means all their employees can get health insurance **cover**. The employer chooses the **insurer**.

If you join an insurance scheme through your employer, you are usually covered up to a set amount of money. This should not be affected by any health conditions you already have.

Contact your human resources (HR) department at work to find out whether your employer offers any health insurance schemes that you can join or are included in automatically.



Buying health insurance

Before you buy health insurance, an **insurer** will assess how likely it is that you will need to make a **claim**. This is called **underwriting**.

Insurers can underwrite health insurance in two different ways.

Moratorium underwriting

This means that the policy does not cover claims linked to health conditions you have, or have recently had, at the time you take out the policy.

This **exclusion** usually lasts for the first 1 or 2 years of the policy. This is called the **moratorium period**.

Some insurers use the moratorium period to help you get **cover** in the future for a health condition you are recovering from. You will not have to provide details of your medical history.

If a claim is made after the moratorium period, the health condition is covered as long as there are no more related symptoms, medical advice or treatment (including taking medication) during the moratorium period.

Full medical underwriting

Full medical **underwriting** means you will need to provide details of your medical history. This assessment is usually used for:

- income protection insurance
- critical illness cover
- some types of private medical insurance.

The **insurer** may ask for your full medical history. This includes information about your health, your lifestyle and the health of your close family members. They may do this through questions and medical reports.

Based on this assessment, they will decide:

- whether to offer you **cover**
- what **premium** to charge you
- any other special terms or limits to include.

Health conditions that develop after you have taken out a policy do not usually affect your premium or cover. But they may affect the terms you are offered if you wanted to switch to a different policy.

Claiming on health insurance

Private medical insurance (PMI) covers **acute medical conditions** (see page 84). There can be confusion about whether cancer is an acute medical condition or not.

Macmillan Cancer Support has worked with the Association of British Insurers (ABI) to make sure PMI **insurers** have a separate section that explains the **cover** for cancer using agreed examples. You will need to check the wording of the policy. It may be helpful to discuss it with the insurer.

You must get the insurer's approval for any course of treatment before it goes ahead. If you do not, the insurer may refuse to pay.

There may be arrangements for the insurer to pay the bills directly. Or, you may need to pay your medical bills first. You can then collect receipts and send them to your insurer to claim a refund.

If your work provides your private medical insurance, contact your human resources (HR) department for guidance on making a **claim**.



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What is life insurance?

Life insurance is a type of insurance that pays out when you die. Sometimes it only pays out if you die during a certain period of time. This is called the **policy term**.

Life insurance is helpful for two main reasons:

- It can pay off debts left behind, such as a mortgage.
- It can provide money for your family after you die.

Many life insurance policies include terminal illness cover. This means the **insurer** will pay out the full amount of the **cover** straight away if you are expected to live for less than 12 months. You can keep the **payout** even if you live longer. You can use the money for any purpose. You should check with your insurer to see whether this is included in your policy.

Some life insurance policies will also pay out if you are diagnosed with a critical illness.

Employers may offer life insurance to employees. This is sometimes known as death in service benefit. It is usually available to every employee, whatever their state of health. It normally covers up to a set amount. Speak to your human resources (HR) department at work to find out more.

Types of life insurance

There are lots of different types of life insurance. If you have questions about your insurance policies, contact your **insurer**. You can also speak to our financial guides for free by calling **0808 808 00 00**.

The main types of life insurance are listed over the next few pages.

Level term insurance

This pays out a lump sum if you die within the **policy term**. You agree the lump sum amount when you set up the policy, and it does not change. If you live to the end of the policy term, you do not get any money back.

Decreasing term insurance

This is often taken out with repayment mortgages. The amount you are covered for decreases as you pay off more of your mortgage. If you live to the end of the policy term, you do not get any money back.

Increasing term insurance

The amount you are covered for either increases by a fixed amount each year, or increases in line with inflation. If you live to the end of the policy term, you do not get any money back.

Whole of life insurance

This pays out a lump sum at whatever age you die. Some older policies used part of your **premium** to build up an investment, for example in shares or property. This would cover the higher cost of the insurance **cover** when you are older. However, with these policies, there is a risk that the part of the premium that has been invested will lose value. This means your premiums might have to increase so that you get the same level of cover.

However, most whole of life insurance policies now offer fixed premiums for the **policy term**, or are reviewed after a period of time. This is usually 10 years.

Endowment insurance

This pays out a lump sum if you die within the policy term. If you do not die within this time, it pays out an amount at the end of this period. Part of the premiums you pay will be invested, for example in shares or property. The value of this investment can go up or down, so the amount of this payment is not guaranteed.

Death in service benefit

Many employers offer a type of life insurance called death in service benefit. This provides a lump sum **payout** if you die while working for that employer. This is usually between two and four times your annual salary. In most cases, the payouts go into a **discretionary trust**. Your employer will ask you to complete an expression of wish form to say who you would like the lump sum paid to.

If you are thinking about giving up work due to ill health, it is important to check with your employer what would happen to any life insurance **cover** they provide.

Over-50s plans

Over-50s plans are whole of life insurance policies (see page 36) that do not require medical **underwriting** (see page 30).

This means you will not be asked questions about your health when you apply for the policy. The **payout** is also not affected if your health is poor when you take out the policy.

If you die of natural causes within 2 years of starting an over-50s plan, you will not get a full payout. But there may be a refund of the money you have paid in.

For these reasons, over-50s plans can be suitable if you have existing health problems. They are mainly for people aged 50 to 85 who do not already have a life insurance policy. People aged 50 to 85 who have life insurance can also buy them.

The monthly payments are usually an affordable amount, but the final payout may not be large. You must keep up the monthly payments, or the cover will end. So if you live for many years after you take out the plan, you may end up paying in much more money than is paid out when you die. If you miss a payment, you may no longer be covered and the policy may not pay out when you die.

For these reasons, buying a medically underwritten whole of life insurance policy can be better value than an over-50s plan.

Covering funeral costs

You may choose to take out an over-50s plan if you are saving money for a certain reason, such as a funeral. You may do this if you want to keep this separate from your other life insurance.

Some policies include an option to make a payment directly to a funeral director when you die. This is sometimes called a funeral benefit option. It can give a slightly higher **payout**.

Some people prefer to pay for their own funeral using a pre-paid funeral plan. These may be better value for money, but you need to make sure you ask the following questions:

- Does the plan cover all the costs of the funeral?
- What happens if the funeral home goes out of business?
- What happens if you die while overseas?

Waiver of premium benefit

A waiver of premium benefit (see page 11) means you will not have to pay your insurance **premiums** if you cannot work because of illness or disability.

Buying life insurance

Mortgage providers often try to sell people life insurance when they take out mortgages. You do not have to buy life insurance from your mortgage provider to get a mortgage.

If you are thinking of buying life insurance, it is always a good idea to contact your mortgage provider first. Ask them if you have life insurance included in your mortgage repayments.

It is important to search for the best insurance for your situation. Getting **quotes** from a range of insurance providers can help you get life insurance **cover** that meets your needs. It could also help you save money. You can use a price comparison website or talk to an **insurance broker** or **financial adviser**. You can call **0808 808 00 00** to speak to a financial adviser.

Life insurance through an employer

Many employers offer life insurance to employees through their death in service (see pages 36 to 37) scheme. Cover is often provided up to a set amount of money for employees who have joined the scheme. This cover is not affected by any health conditions they may already have.

Contact your human resources (HR) department at work to find out whether your employer offers a life insurance scheme that you can join.

Putting a policy in trust

When you die, there may be inheritance tax to pay on your estate. Your estate is everything you own at the time of death, minus anything you owe. For example, this may include your mortgage.

Normally, your estate would also include any **payout** from a life insurance policy. But you can arrange to have most life insurance policies written in **trust**. This means that instead of the payout being part of your estate, it goes directly to your **beneficiaries**. Beneficiaries are people who get your money or possessions when you die. This could be your partner, child, parent or friend.

Doing this may reduce the amount of tax due on the payout. It also makes sure whoever you have chosen to receive the payout will get it. Not putting a policy in trust means your beneficiaries will have to wait until your estate is settled after your death. This could take months, or even years.

Ask your **insurer** or **financial adviser** about putting a life policy in trust. There is usually no extra charge for doing this.



Cancer and buying life insurance

If you have had or are living with cancer and you want to buy life insurance, you will usually be offered a higher **premium** than average. Or you may be refused **cover** altogether. Life insurance policies with an **exclusion** for cancer-related claims are rare.

The type of cancer you have and the stage it is at will affect:

- whether or not you can get life insurance
- the terms of the cover.

The **insurer** will want to see your medical reports. They may ask you to have a medical examination.

Some **insurance brokers** or **financial advisers** specialise in arranging life cover if you have an existing health condition. But the decision will always depend on your personal situation.

If you have questions about buying life insurance, you can speak to our financial guides for free by calling **0808 808 00 00**.

If you have fully recovered from cancer, you might find it more difficult to get life insurance in the first few years after finishing treatment. After this time, the premiums may be high at first. But for most cancers, over time, the risk of the cancer coming back gets lower. This means that the cost should come down.

There are laws that protect people from unfair discrimination when they have or have had cancer. We have more information about unfair discrimination and insurance (see pages 22 to 23).

Getting money early from life insurance

If you already have a life insurance policy and you want to take money from it early, you might be able to cash it in or sell it on. But cashing in or selling a life insurance policy is a big decision. If you do this, the policy will not pay out to your **beneficiaries** when you die. You may want to think about how your beneficiaries would manage financially before you decide. Page 45 has more information about this.

‘We can help with the claims process. We can also help to identify policies you may have through work, for example, or help you if you want to buy insurance but are finding it difficult because you have cancer.’

Craig, Macmillan financial guide

Here are some of the more common ways you might be able to get money early from a life insurance policy.

Cashing in an investment policy

Some types of life insurance are investments and can be cashed in early. You will not get back all the money you have paid in as **premiums**. You just get the cash value of the part of the policy that has been invested. But that cash value may be low, especially if you have not had the policy for very long. There may also be a charge.

Terminal illness benefit

Some life insurance policies include an extra benefit called terminal illness benefit. This means that if you are expected to live for less than 12 months, the **insurer** will pay out the full amount of the insurance **cover** straight away. You keep the **payout** even if you live for longer. You can use the money for any purpose. Check with your insurer to see whether this benefit is included in your policy.

Selling a life insurance policy

An alternative to cashing in a life insurance policy is to sell it to someone else in return for cash immediately. This is done through a specialist company. The buyer takes over paying the premiums and they get the payout at the end of the policy. This option is only available for endowment policies (see page 36).

For more advice about these options, call our financial guides on **0808 808 00 00**.

Providing support for your family

You may need to think about how your family, or anyone who depends on you financially, would cope if your illness becomes worse or if you die. If this happens, your family may be able to get government benefits. They could also get financial support from your employer, if you have one.

If you have life insurance, your family could get a **payout** from that. If you already have a policy, it is important to keep this **cover**. This will be easier than starting a new life insurance policy after your cancer diagnosis. You may have life insurance through your employer, if you have one.

You might find it difficult to increase the amount of cover for some years. Some policies might offer a special event option, which means you can increase the amount of cover if a certain event happens in your life. For example, this could be the birth of a child, moving house or getting married. You will not have to answer more questions about your health.

If you do not already have a life insurance policy, it may be difficult for you to buy life insurance if you have, or have had, cancer. If life insurance is not an option, think about building up extra savings and investments instead.

Our financial guides can talk to you about things you can do to provide support for your family if your illness gets worse. Call them on **0808 808 00 00**.



PROTECTION INSURANCE

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What is protection insurance?

Protection insurance can help cover your costs if you become too ill to work or are diagnosed with a serious illness. There are different types of protection insurance:

- Insurance that pays you a regular income. For example, this may be to replace a salary you are no longer getting. This includes income protection insurance (see pages 50 to 51).
- Insurance that pays out a lump sum. This includes critical illness cover.
- Insurance that pays the regular payments (the **premiums**) for you, if you cannot work because of illness or disability. This arrangement is called a waiver of premium benefit (see page 11).

Types of protection insurance

Critical illness cover

You can combine critical illness cover with life insurance, or buy it as a stand-alone policy. When you take out critical illness cover, **insurers** may ask questions about your health or the health of family members. They use this to assess if you are likely to make a future **claim**. This is called medical **underwriting** (see page 30).

Critical illness cover pays out a single lump sum if you are diagnosed with a serious illness that is specified in your insurance policy. This can include some types of cancer. The illness must be listed as covered by your insurance policy.

The **payout** can be used for any purpose. For example, it can be used to:

- pay off your mortgage
- pay bills during a period off work
- cover private treatment costs in the UK or abroad
- pay for a holiday.

Critical illness cover is a long-term insurance. This means that your cover will remain in place as long as you continue to pay the **premiums**.

Not every cancer diagnosis will be covered by a critical illness policy. This means a cancer diagnosis will not necessarily cause a payout. Check the wording of a critical illness policy to see which cancers are covered. If you do not understand the wording, contact the insurer.

Your cancer diagnosis might not cause a **payout** on your critical illness cover by itself. However, you may still be able to claim if you are unable to go back to work because of the cancer. This would be under something called a total and permanent disability clause. Depending on the policy, this might apply if you cannot do:

- the same work as before, or similar work
- certain work-related activities such as lifting or writing
- any work.

Income protection insurance

Income protection insurance pays out a monthly income if you are unable to work because of illness or disability. You will have chosen the level of income at the time you started the insurance. You will also have chosen a **waiting period** before the payments start. This may be from 4 weeks to up to 2 years.

When you take out income protection insurance, **insurers** may ask questions about your health or the health of family members. They use this to assess if you are likely to make a future **claim**. This is called medical **underwriting** (see page 30).

Income protection is a long-term insurance product. This means that your **cover** remains in place as long as you continue to pay the **premiums**.

The payments usually carry on until you return to work. If you reach retirement age before this happens, the payments will stop once you reach retirement age. However, some policies pay out only for a maximum term. This could be 5 years, for example. Or it could be less for short-term income protection policies. Some policies will pay for rehabilitation to help you get back to work.

While you are receiving payments, the **insurer** will regularly review your **claim**. They will look for new medical evidence that may show a change in your situation. The payments may stop if you are considered able to return to work.

You should let the insurer know if you change your job or move home after buying income protection insurance. If you do not, there is a chance your claim will be refused. Some policies also need you to keep paying the **premiums** while you are making a claim. You should check your policy documents.

If you claim benefits, they might be affected if you get a **payout** from an income protection insurance policy. Or your payout may be affected if you get benefits or are entitled to benefits. Speak to one of our financial guides on **0808 808 00 00** for more information.



Mortgage payment protection insurance (MPPI)

If you have a mortgage, you may have mortgage payment protection insurance (MPPI). This type of insurance may have been offered when you first arranged your mortgage. These policies might be called short-term income protection (STIP).

Depending on what you agreed when you took out the policy, MPPI may cover your whole mortgage payment. MPPI may also provide a small amount of cash to help with bills. This type of insurance may cover you because of:

- illness
- an accident
- unemployment
- all of the above.

It usually only pays out for a maximum of 1 to 2 years.

MPPI is annually-renewable insurance. This means you will need to agree your **premiums** and continuing **cover** with the **insurer** every year. You usually need to keep on paying the premiums for your cover while you are ill. Check your policy documents if you are unsure.

It is important to claim MPPI as soon as possible, as the **payout** usually starts after a 30 day waiting period. This is usually called the deferred period.

With some policies, payments are backdated to the first day you stopped working. This is sometimes called back-to-day-one cover.

MPPI usually pays out for a maximum of 12 or 24 months. It is important to keep up the mortgage payments after that time, to avoid any risk of losing your home.

If you are struggling with money problems, you may find our booklet **Planning and managing your finances** helpful. See page 92 for ways to order this.

People who have a low income and get certain benefits may also be eligible to apply for a loan from the government to help pay mortgage interest. Find out more by visiting:

- **gov.uk/support-for-mortgage-interest** if you live in England, Scotland or Wales
- **nidirect.gov.uk/articles/help-mortgage-interest-payments** if you live in Northern Ireland.

For more information about support with mortgage interest, call **0808 808 00 00**.

Short-term income protection insurance (STIP)

Short-term income protection insurance (STIP) pays out for a maximum of 1 to 2 years. You can renew it every year. It is set up to provide a percentage of your income if you need to claim for accident, sickness or unemployment. The **payout** is paid monthly and can be used to cover household expenses, mortgage payments or rent.

Payment protection insurance (PPI)

If you are diagnosed with cancer and have a personal loan or credit card, you may have payment protection insurance (PPI). This helps cover your monthly repayments if you are signed off from work. It can cover repayments on:

- loans
- credit or store cards
- catalogue shopping payments.

Try to make the **claim** as soon as possible. Usually, the **payout** only starts after a waiting period of around 30 days, but it can be much longer. Some policies backdate payments to the first day you were signed off from work. PPI pays out for a maximum of 12 or 24 months.

If your claim is refused, call **0808 808 00 00** to speak to a financial guide. They can talk to you about your options.

Many people have used a claims management company to complain and seek compensation about a refused claim on their behalf. It is important to know that these companies will take a percentage of any compensation you are awarded. For more information about making a complaint, contact our financial guides on **0808 808 00 00**.

Cancer and buying protection insurance

If you were living with or recovering from cancer before you took out a protection policy, your insurance may not include **claims** relating to your illness. But your **cover** is not usually affected if you develop a health condition after taking out a policy.

If you have cancer and do not already have protection insurance, some policies can be harder to get. You may be asked questions about your health or the health of family members. This is because some cancers can be linked to altered genes, which run in families. **Insurers** use this information to assess if you are likely to make a future claim. This is called medical **underwriting** (see page 30).

You can have genetic tests to check whether you are at a high risk of getting some types of cancer. There are two types of test:

- Diagnostic tests are done when you already have symptoms. You will usually have to tell your insurer about any diagnostic tests that you are having.
- Predictive tests aim to assess how likely it is that you might develop a medical condition. Insurers cannot usually ask for, or use, the results of predictive tests.

If you have a family history of cancer, but you have had a genetic test that shows you do not have an inherited cancer gene, it is a good idea to tell the insurer. If you do not have any other health issues, you could get cover without any special conditions or limits.

The Association of British Insurers has more information about genetic tests. Visit **abi.org.uk** and search for 'genetic testing'.

Claiming on protection insurance

If you have been diagnosed with cancer or are off work because of it, you may be able to claim against any protection insurance policies you already have.

There is usually a time limit on making a **claim**. So it is important to check your policy and make a claim as soon as possible. After the time limit, you may not be able to claim.

Before paying you any money, the **insurer** will do careful checks to make sure the situation you are claiming for is covered. This may include asking for medical reports from your GP and cancer doctor. You may also be asked to have a medical examination with another doctor.

It will usually take a few weeks to get your **payout**. Some payouts may affect what state benefits you can get.

Check your policy documents for details of how to make a claim. If you used an **insurance broker** or **financial adviser** when you took out the policy, they should be able to help with your claim. You can also call our financial guides on **0808 808 00 00** for help with making a claim.



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What is travel insurance?

A travel insurance policy protects you from losing money because of unexpected events that might happen:

- before you travel abroad
- while you are travelling abroad.

These are the main areas covered by a travel insurance policy:

- Emergency medical expenses – this includes any emergency treatment while you are abroad. It includes ambulances and getting you back home safely.
- Cancellation – if you have to cancel your trip or end it early, for example, if you or a family member are ill.
- Personal liability – if you injure someone or damage their property by accident.
- Baggage – this pays out if your belongings are lost or stolen.

You do not have to take out travel insurance. But if you go abroad without it, you could end up paying very large amounts of money. This could be if you need emergency medical treatment, or if you injure someone else by accident.

Travel insurance might be offered as a benefit with your bank account, credit card or home insurance. Check with your bank or your home insurer.

Types of travel insurance

The main types of travel insurance include the following.

Single trip

Single trip insurance covers you for one trip abroad. You will need to take out a new policy each time you travel.

Annual policies

Annual (or multi-trip) insurance covers you for more than one trip in the same year. This may be more difficult to get with a health condition. It is also generally more expensive, particularly for worldwide cover. If you are planning more than two trips in the same year, you could think about getting annual insurance. But check first if it is cheaper to get single trip insurance for each trip.

Winter sports and activities

If you are planning on doing winter sports such as skiing on your holiday, getting travel insurance may be more difficult. Travel insurance providers will generally ask whether you have any activities planned. Because winter sports are considered high-risk activities, 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. If you get injured on a skiing holiday, medical bills can be very expensive. This means getting the right **cover** is very important.

You might also need extra **cover** if you plan to do other activities or sports that carry a high risk. These include scuba diving, mountain biking or bungee jumping.

It is important to check the details of any policy and make sure it specifically covers any activities you are planning. Some policies contain **exclusions** which mean you would not be covered in certain situations. For example, this might include skiing off-piste without a guide or cycling without a helmet.

You can ask the provider if it is possible to extend a policy so that it covers any extra activities you are doing. If this is not 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 any sports or activity equipment you take with you. You can also protect your belongings under your home insurance policy.

Cruise holidays

It is important to know that some travel insurance policies will not cover cruise holidays. Some **insurers** will charge you more for this type of trip. If you have **annual travel insurance** and are going on a cruise holiday, check that your policy will cover you before you travel.



Buying travel insurance

It is a good idea to get **quotes** from a range of different insurance providers. This can help you get travel insurance **cover** that meets your needs. It could also help you save money.

The following information gives tips about:

- how to find travel insurance providers that can cover you
- how to get the best quote possible.

You can ask for insurance quotes from:

- insurance companies
- price comparison websites
- some supermarkets – they may have information leaflets about their insurance in stores
- your bank.

If you have travel insurance cover through your bank, it might not automatically include problems related to health conditions such as cancer. Check with your bank to find out exactly what the cover includes.

You might be able to include cover for **pre-existing conditions** including cancer. 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. Make sure the cover meets your needs. For example, it should include cancellation cover in case you need to cancel your trip.

Travel insurance providers will need to ask you some questions to work out how much your policy will cost. This might be on the phone, or through an online form.

Travel insurance providers will generally ask:

- your age and the age of anyone else who needs to 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.

The more likely the provider thinks you are to **claim**, the more they will ask you to pay for travel insurance.

Premiums and excess payments

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 be:

- a single **excess** charge for any claim you make
- separate excess charges for each section of the policy when you claim
- separate excess charges for each person claiming, if more than one person is covered by the policy.

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

British Insurance Brokers' Association (BIBA)

You can find a qualified and regulated **insurance broker** through the British Insurance Brokers' Association (BIBA). Insurance brokers do not offer insurance directly. Instead, they try to find a suitable travel insurance provider for you. They can take your details and then search for insurance providers for you. Call BIBA on **0370 950 1790**, Monday to Friday, 9am to 5pm or visit **biba.org.uk/find-insurance**

Cancer and buying travel insurance

If you are living with cancer, you should check with your doctor or other healthcare professional that you are fit to travel. But even if you are fit to travel, this does not guarantee that you can get insurance to cover your cancer.

When buying travel insurance, you need to check whether the policy will cover **claims** related to any **pre-existing medical conditions** (see page 87).

Some insurance companies might not cover claims related to certain pre-existing medical conditions, such as cancer or heart disease. Other **insurers** will not cover claims related to any pre-existing conditions.

But there are some companies that specialise in providing travel insurance for people with pre-existing conditions, including cancer. They may offer you a policy that covers these kinds of claims, as long as:

- you have told the insurer about the pre-existing conditions
- the conditions have been accepted by the insurer in writing.

You will usually have to pay extra to cover claims related to the cancer. This is because there is an increased chance of you claiming for medical expenses or cancelling your trip.

Your health or prescribed medication may change between the time that you take out the policy and when you book, or leave for, a trip. Some insurers ask that you tell them any new information about your health or tests you have during this time.

If you are affected by cancer, you may feel that medical **cover** is not important. This is because you might wait until you get back to the UK before getting medical advice or treatment. However, insurance is about covering the unexpected. This includes emergency treatment and getting you fit enough to travel back to the UK.

It can also cover the extra costs of flying you home if you have to travel by air ambulance, or with medical equipment, a **medical escort** or a carer. A medical escort is a health professional or group of health professionals who will travel with you on a commercial flight home. They are there to provide care and assistance for you if you are unwell.

If you have an annual policy and you are diagnosed with cancer during the period of your cover, you may need to tell your **insurer**. Check your policy to make sure. This also applies to your family members if there is a risk they may have to cancel a holiday because of your health.

Make sure you know what is and is not covered before you take out a policy, so you know it will meet your needs. If you are not sure, ask the insurer or an **insurance broker**.

Cancer-related exclusion

If your travel insurance policy has a **cancer-related exclusion**, you will not be covered for any claims related to the cancer. Make sure you understand exactly what you are and are not covered for. Always check with the insurance provider if you are unsure. You will need to consider the risk of not being covered if you have any cancer-related problems when you are away.

Getting a letter from your doctor

Some providers will ask for a letter from your doctor that says you are well enough to travel. This could come from your cancer team or from your GP. In some cases, GPs may charge you for this letter. GPs may be more likely to charge if the insurance company contacts them to ask for a letter. It is often best to ask your GP yourself. It might save time if you get the letter before contacting insurance providers.

Taking medical equipment abroad

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

Be prepared for questions

Always make sure you have all the information the **insurer** will need before you contact them.

If your policy says you should tell them about any **pre-existing medical conditions**, you must answer any question they ask as fully and as accurately as you can. If you do not, your insurer could refuse to pay a **claim** and could cancel your policy.

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

If someone close to you has cancer

You also need to tell your **insurer** if the health of someone close to you may affect your trip. This could be a family member such as your partner, parent, child or sibling, or a business partner. If someone close to you has cancer, there is a risk your trip may have to end early or be cancelled because of their health.

There may not be questions on the application form about the health of people close to you. But you will have to say that you have read the policy terms and conditions. These may make it clear that **claims** will not be covered in certain situations. An example of this would be if you, or someone close to you, is receiving or waiting for treatment, or has a terminal condition. Make sure you check your policy.

If you give all this information to your insurer before your trip, you should be covered if you decide to cancel it. Or they may ask you to pay a higher **premium** to make sure that you are covered if you need to cancel because of the cancer. This depends on the insurer and the policy. Ask the insurer as early as possible about this.

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

European Health Insurance Card (EHIC)

The **EHIC** allows you to get emergency or state-funded healthcare in some countries for free or at a reduced cost.

You must be a UK resident. This means you normally live in the UK. You do not need to have British nationality to be a UK resident.

The EHIC covers the European Economic Area (the countries of the European Union and Iceland, Norway and Liechtenstein) and Switzerland. It does not include Turkey. EHIC cards do not cover the Channel Islands or the Isle of Man. They also do not cover cruises.

The EHIC is an arrangement between governments, not a policy with an insurer. This means it only covers healthcare provided by the government of the country you are in. It does not cover private healthcare or the cost of getting you back to the UK if you are ill.

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

There are no **exclusions** for **pre-existing medical conditions**. But the EHIC does not cover:

- ambulances (this depends on which country you are in)
- getting you back to the UK
- non-medical things such as personal liability (see page 60), trip cancellation or baggage cover.



Some travel **insurers** say that you must carry your **EHIC** with you. This is so your insurance gives extra **cover** on top of the emergency cover provided by the EHIC.

The EHIC does not replace travel insurance. This means it is important to have an EHIC and the right kind of travel insurance before you travel.

How to apply

An EHIC is free. You can apply online at **ehic.org.uk** or call **0300 330 1350**. Your card will normally arrive within 7 days.

Be careful not to apply through unofficial websites. These may charge you to order an EHIC.

An EHIC lasts for up to 5 years. You will need to make sure you renew your card in time for any trips.

You can find more information about the EHIC and health advice for travellers online. Visit:

- **nhs.uk/healthcareabroad** if you live in England, Scotland or Wales
- **nidirect.gov.uk/travelling-abroad** if you live in Northern Ireland.

Travel insurance tips

There are lots of people talking about travel insurance on the Macmillan Online Community.

You can find out which **insurers** people are recommending. But remember that you will need to find an insurer who can provide you with cover for your needs. There are also other tips about buying travel insurance and travelling abroad when you or someone you know is affected by cancer.

You do not have to join the community to read what people are saying. We have set up a forum about travel insurance at **macmillan.org.uk/travelinsurancegroup**

If you have problems buying or claiming on travel insurance, call the Macmillan Support Line on **0808 808 00 00** to speak to one of our financial guides.

I spent an hour reading really useful advice and help on the Online Community. I now have my insurance at an affordable price and I feel so relieved.'

Erin



CAR INSURANCE

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What is car insurance?

Car insurance protects you from losing money if your car:

- is stolen or vandalised
- catches on fire
- is involved in an accident.

It can also protect you from losing money if you cause any damage to another person or their property while driving.

If you have been issued with a driving licence, you should normally be offered car insurance without any special conditions.

Driving licences are issued by two different organisations in the UK:

- The Driver and Vehicle Licensing Agency (DVLA) issues licences in England, Scotland and Wales.
- The Driver and Vehicle Agency (DVA) issues licences in Northern Ireland.

However, if you have cancer, it may be more difficult or risky for you to drive. Your car insurance may be affected.

How cancer can affect buying car insurance

Your doctor might tell you that you cannot drive. This could be because of medical problems caused by cancer or the side effects of cancer or its treatment.

It is very important to follow the advice provided by your doctor. For example, your doctor might say you cannot drive for a certain period of time. They might also say that you cannot drive until you have a doctor's approval.

If this happens, you or your doctor should inform the DVLA or DVA. It is up to them to decide whether it is still safe for you to drive.

If cancer might affect your driving, the DVLA or DVA may change your driving licence so that you can only drive certain vehicles.

You can be fined up to £1,000 if you do not tell the DVLA or DVA about any health conditions that affect your driving.

The DVLA

The DVLA says that you only need to tell them you have cancer if:

- you have, or develop, any problems with your brain or nervous system
- your doctor is concerned about your ability to drive safely
- you are restricted to driving certain types of vehicles, or vehicles that have been adapted for you
- your medication causes side effects that are likely to affect your ability to drive safely.

Call **0300 790 6806** if you need to tell the DVLA about a health condition. You can also contact them by email or post. Visit **gov.uk/contact-the-dvla** to find the right address.

Visit **gov.uk/cancer-and-driving** to find out more information.

The DVA

The DVA says that you need to tell them if you have a disability or medical condition that affects your ability to drive.

You can see a list of these conditions on their website.

You can tell the DVA about a medical condition by calling **0300 200 7861** or emailing **dva@infrastructure-ni.gov.uk**

It is also important to let your car **insurer** know if anything has changed. For example, this may be if you are unable to drive for a period time, or if you need an adapted vehicle. If you do not tell them, you might not be able to make a **claim** on your car insurance later.

For guidance about finding the right car insurance for you, or for advice about contacting the DVLA or DVA, contact our financial guides on **0808 808 00 00**.

Adapting your car

You may need to adapt your vehicle to meet your specific needs. Make sure to tell your **insurer** straight away if you make any adaptations to your car. If you do not, you may not be covered if you need to make a **claim**. Adaptations to your car could make it more expensive for the insurance company to repair your car. If this is the case, the cost of your car insurance may increase.

For information about adapted vehicles, motorised scooters and powered wheelchairs, contact Driving Mobility by calling **0800 559 3636**, or visit **drivingmobility.org.uk**



GLOSSARY

Useful words to know

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Useful words to know

Annual insurance

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

Acute condition

A condition that is likely to respond quickly to treatment, or that you are likely to recover from.

Beneficiaries

People who get your money or possessions when you die. For example, this could be because you named them in your will. They could be a partner, child, parent or friend. Some people also choose to leave money to an organisation or charity.

Cancer-related exclusion

If an insurance policy has a cancer-related exclusion, this means you would not be covered for any claims related to the cancer. For example, your cover may only exclude claims for specific types of cancer, such as breast cancer, or all types of cancer. It is important to carefully consider accepting a policy with a cancer-related exclusion. In some cases, it might be possible to link back a seemingly new problem to the cancer diagnosis, for example a broken leg due to weakened bones caused by cancer treatment.

Chronic condition

A health condition that continues over a long period, or may sometimes come back.

Claim

When you contact your insurer because the event or situation you are protected against has happened.

Cover

The payout offered by an insurance policy.

Discretionary trust

A trust used to put aside money or assets on behalf of someone else. Trustees look after the money or assets and make decisions about how they are used.

European Health Insurance Card (EHIC)

The EHIC allows you to get free or less expensive emergency health treatment in some European countries. It is not an alternative to travel insurance.

Excess

An excess is the amount you may need to pay towards any claim you make on your insurance policy.

Exclusion

Something that is specifically not covered by the insurance policy. This means there is no payout if it happens.

Financial adviser

A specialist who is authorised to give you recommendations about buying financial products.

Insurance broker

A specialist who can check and compare insurance options for you. They can help you make decisions about your insurance.

Insurance policy

A contract between you and an insurance company that protects you from losing money in certain situations. This will be limited by specific terms you agree with the insurance company.

Insurer

The company you take out an insurance policy with.

Medical escort

A medical escort is a health professional or group of health professionals who will travel with you on a commercial flight home. They are there to provide care and assistance for you if you are unwell. This service must be paid for and can be covered by a travel insurance policy.

Moratorium period

A period of time when your policy does not cover claims linked to health conditions you have, or have recently had, when you take out the policy. This time is during the period of cover, and usually lasts for the first 1 or 2 years of the policy.

Payout

Money you receive from your insurer. You can get a payout when you make a successful claim.

Policy term

This is the period of time that your policy covers you for.

Pre-existing condition

A health problem you already have when you buy insurance.

Premium

The amount of money you need to pay for an insurance policy.

Quote

An estimate of how much an insurance policy will cost.

Single trip insurance

Single trip insurance covers you for one trip abroad.

Trust

A legal arrangement where a person or company holds an individual's property (money or assets) on behalf of other people. For example, you might put money into a trust to provide for your children, or for a person with a disability.

Underwriting

The process where an insurer assesses how likely it is that you will need to make a claim.

Waiting period

A period of time between the start of any illness and the start of an insurance payout. You usually choose the waiting period when you take out the policy. This may also be referred to as a deferred period.





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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.

Online information

All of our information is also available at **macmillan.org.uk/information-and-support** There you will 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
- eBooks
- large print
- translations.

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

If you would 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 is why we always involve them in our work. If you have 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 would like to hear more about becoming a reviewer, email **reviewing@macmillan.org.uk** You can get involved from home whenever you like, and we do not 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.

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 7 days a week, 8am to 8pm. Our cancer support specialists can:

- help with any medical questions you have about cancer or your treatment
- help you access benefits and give you financial guidance
- 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 would 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 is 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**

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**

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.

'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

Help with money worries

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

Financial guidance

Our financial team can give you guidance 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** to find out more about how we can help you with your finances.

Help with work and cancer

Whether you are 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**

My Organiser app

Our free mobile app can help you manage your treatment, from appointment times and contact details, to reminders for when to take your medication. Search 'My Organiser' on the Apple App Store or Google Play on your phone.

Other useful organisations

There are lots of other organisations that can give you information or support.

Information and advice about insurance

Advice NI

Tel 028 9064 5919

Email info@adviceni.net

www.adviceni.net

Offers advice and information about money and rights in Northern Ireland.

Association of British Insurers

Tel 020 7600 3333

www.abi.org.uk

Email info@abi.org.uk.

Represents the UK insurance industry and provides information to the public.

British Insurance Brokers' Association (BIBA)

Tel 0370 950 1790

Find a Broker helpline

0370 950 1790

Email enquiries@biba.org.uk

www.biba.org.uk

Represents insurance brokers and customers. Helps people to find an appropriate BIBA-registered insurance broker through its helpline or at **biba.org.uk/find-insurance** BIBA brokers are authorised and regulated by the Financial Services Authority.

European Health Insurance Card (EHIC)

Tel 0300 330 1350

www.ehic.org.uk

The free European Health Insurance Card (EHIC) gives free or reduced-cost state healthcare while travelling in certain European countries.

Financial or legal advice and information

Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Find details for your local office in the phone book or on the following websites:

England

Helpline 03444 111 444
www.citizensadvice.org.uk

Scotland

Helpline 0808 800 9060
www.citizensadvice.org.uk/scotland

Wales

Helpline 03444 77 2020
www.citizensadvice.org.uk/wales

Northern Ireland

Helpline 028 9023 1120
www.citizensadvice.co.uk

Civil Legal Advice (England and Wales only)

Tel 0345 345 4345
Textphone 0345 609 6677
www.gov.uk/civil-legal-advice

Provides free initial advice on debt, education, discrimination, housing and family issues in England and Wales.

Equality Advisory Support Service

Tel 0808 800 0082
Textphone 0808 800 0084
www.equalityadvisoryservice.com

Provides information, advice and support on discrimination and human rights issues, including the Equality Act 2010.

Equality Commission for Northern Ireland

Tel 028 90 500 600
Textphone 028 90 500 589
Email information@equalityni.org
www.equalityni.org

Provides information, advice and support on discrimination and human rights issues, including the Disability Discrimination Act 1995.

Law Centres Network **www.lawcentres.org.uk**

Local Law Centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

The Law Society of England and Wales

Tel 020 7242 1222

www.lawsociety.org.uk

Represents solicitors in England and Wales and can provide details of local solicitors.

Law Society of Scotland

Tel 0131 226 7411

Email lawscot@lawscot.org.uk

www.lawscot.org.uk

Represents solicitors in Scotland and can provide details of local solicitors.

Law Society of Northern Ireland

Tel 028 9023 1614

Email enquiry@lawsoc-ni.org

www.lawsoc-ni.org

Represents solicitors in Northern Ireland and can provide details of local solicitors.

Personal Finance Society – Find an adviser

Tel 020 8530 0852

Email customer.serv@cii.co.uk

www.thepfs.org/yourmoney/find-an-adviser

Represents independent financial advisers in the UK. Use the 'Find an Adviser' tool to find qualified financial advisers in your area.

Turn2us

www.turn2us.org.uk

A charity that provides practical support for people in financial need in the UK.

General cancer information

Cancer Black Care

Tel 020 8961 4151

Email

info@cancerblackcare.org.uk

www.cancerblackcare.org.uk

Offers information and support for people with cancer, their carers, families and friends. Aims to raise awareness of cancer within the BME community.

**Cancer Focus
Northern Ireland**

Tel 0800 783 3339

(Mon to Fri, 9am–1pm)

Email hello@cancerfocusni.org

www.cancerfocusni.org

Offers a variety of services to people affected by cancer, including a free helpline, counselling and links to local support groups.

Cancer Support Scotland

Tel 0800 652 4531

Email

info@cancersupportscotland.org

www.cancersupportscotland.org

Runs cancer support groups throughout Scotland. Also offers free complementary therapies and counselling to anyone affected by cancer.

Irish Cancer Society

Tel 1800 200 700

(Mon to Fri, 9am to 5pm)

Email

cancernurseline@irishcancer.ie

www.cancer.ie

Offers information, support and care to people affected by cancer. Has a helpline staffed by specialist cancer nurses. You can also chat to a nurse online and use the site's message board.

Tenovus

Tel 0808 808 1010

(Daily, 8am to 8pm)

Email

info@tenovuscancercare.org.uk

www.tenovus.org.uk

Funds research and provides support such as mobile cancer support units, a free helpline, an 'Ask the nurse' service and benefits advice.

YOUR NOTES AND QUESTIONS

A series of horizontal green lines for writing notes and questions. The lines are evenly spaced and extend across the width of the page, providing a structured area for student input.

Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date, but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites referred to in it. Some photos are of models.

Thanks

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

With thanks to: Brian Brown, Head of Insight, Banking and General Insurance, Defaqto; Laura Lee, Macmillan Financial Guidance Technical Lead; Graham Walsh, Policy Adviser, Protection, Association of British Insurers. Thanks also to the people affected by cancer who reviewed this booklet, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **cancerinformationteam@macmillan.org.uk**

Sources

We have listed a sample of the sources used in the publication below. If you would like further information about the sources we use, please contact us at **cancerinformationteam@macmillan.org.uk**

Association of British Insurers website. www.abi.org.uk (accessed July 2018).

GOV.UK website. www.gov.uk (accessed July 2018).

NI Direct website. www.nidirect.gov.uk (accessed July 2018).

The Money Advice Service. www.moneyadviceservice.org.uk (accessed July 2018).

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

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 tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand 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

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

This booklet can help if you want to buy or claim on insurance when you have cancer. The booklet explains the main types of insurance that can be affected by cancer. It talks about how to buy insurance, and make a claim. It also tells you who to contact for further help, including Macmillan's financial guides.

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you. For information, support or just someone to talk to, call **0808 808 00 00** (7 days a week, 8am to 8pm) or visit **macmillan.org.uk**.

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

Need information in different languages or formats? We produce information in audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

MACMILLAN
CANCER SUPPORT
RIGHT THERE WITH YOU

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