

Living with ovarian cancer

Travelling abroad



Ovacom is a national charity providing support and information to anyone affected by ovarian cancer.

We run a free telephone and email support line and work to raise awareness and give a voice to all those affected by ovarian cancer.

This booklet is part of our *Living with ovarian cancer* series.

It looks at the issues raised when people diagnosed with ovarian cancer want to travel abroad. It describes the possible risks of air travel, how to manage medications when travelling, getting insurance and sources of help when abroad.



If you are thinking of travelling abroad and have an ovarian cancer diagnosis your first step is to check with your clinical team that it is safe for you to go.

Making arrangements to travel

If you have recently had surgery, you may not be fit enough to fly. You may have the same problem if you have low red blood cells (anaemia), or low neutrophils (white blood cells), which help fight infection.

Be sure to check if you need any vaccinations to visit your destination country. Talk to your clinical team about this.

Some vaccines are live vaccines which are not suitable for those with weakened immune systems. If your immune system is affected by your illness or treatment and you need to have vaccinations before you travel, you may have to wait a few months before you can have them.

It can be helpful to get a letter from your doctor that details your illness and lists any medication or equipment you need to travel with. You may need to show this when you go through security and customs.

Your clinical team will also advise you on the risk of developing a blood clot (deep vein thrombosis or DVT) and how you can reduce this. If you are flying you may be advised to wear compression stockings, to get up and move around during the flight or to do exercises in your seat. The same advice can apply to travelling by car, train or by sea.

Travelling with medication

It is important to plan ahead if you need to take medication with you when you travel overseas. You need to make sure that it is legal for you to take your medication out of the country, and that you will have enough to last the length of your trip – including any possible delays.

Before you travel it could be useful to ask the embassy or high commission of the country you are going to for advice on whether you can take your medication in with you.

You may need to ask your GP to prescribe extra supplies, although there are limits on how much medication can be prescribed at once. You can register temporarily with a doctor at your destination and use a local pharmacy. The British embassy in the country you are visiting can inform you about this.

It is useful to ask your GP for a letter listing the medicines you will be taking, the reason you need them and how many times a day you use them. The letter should use the generic name of the medicine rather than its brand name (such as paracetamol rather than Panadol). This will help customs officials to check your medicines. It will also be useful if you need medical care while you are away.

It could be useful to translate key points in the letter such as the name of your cancer type and your treatment. You can do this using a foreign language dictionary, a translation app or with translate.google.com which is free.

You also need to think about how to store your medication on your flight and in your accommodation. Some medicines need to be kept at the right temperature, so if you plan to keep your medication in your hold luggage, ask your doctor or pharmacist if this will be too cold. If it is, you can store the medicine in an insulated container.

If you are travelling to a warm country and your medicine needs to be kept cool you may need access to a fridge.

If you need to use a liquid medicine during the flight the usual rule that only 100ml or less can be carried in the aircraft cabin will not apply. However, you should tell the airline in advance that you will need this. Bring your prescription or a letter from your doctor which says what the medicine is and that you need it with you.

Controlled drugs

Your GP should be able to tell you if there is a problem taking your medication abroad. This will be if your medicine contains a controlled drug. These are usually strong painkillers or sedatives that can be addictive, cause harm or be supplied illegally.

If your prescribed medication contains a controlled drug, you will need a letter from the person who prescribed it giving your name, which countries you are visiting, the dates of your visit, the quantity of the drug you have with you, its dose and strength.

If you are going on a long trip and carrying medicine containing controlled drugs to last three months or longer, you need to apply for a special licence. There are details on how to do this on the government website in the Sources of further information section.

What help will you need?

You may need help with walking distances at the airport or railway station so let them know you are coming and book assistance. You may need to ask for an aisle seat near the toilet, or provision for a special diet.

If you are requesting assistance at the airport, your airline may also ask you for a 'fit to fly' letter. This can be obtained from your GP or treating team. You should request this at least two weeks before you plan to travel.

For people with less visible disabilities, it can be helpful to wear a sunflower lanyard. These can be ordered online. This enables airport staff to quickly recognise that you may need assistance.

Do all this well in advance to give travel companies plenty of time to make arrangements for you.

If you need to bring equipment with you, most airlines allow you to bring two items such as wheelchairs and walking frames free of charge. These don't count towards your hand luggage allowance.

If you have a stoma you will need to get a travel certificate from your doctor. You may have to show this to airport security and other officials. You can take stoma or incontinence supplies in your hand luggage so you can use them on your journey. It is helpful to tell security staff that you have a stoma, so they are aware of it before you go through security checks.

You are unlikely to be asked to remove a wig if you wear one. If security staff want to scan it ask them to use a hand scanner. If you are required to remove your wig, ask to do this in private.

Care in the sun

Your cancer treatment may mean that your skin is more sensitive to the sun, so it is very important to protect yourself. Chemotherapy, targeted therapies, radiotherapy and surgery can increase the risk of sunburn and dry skin. Ask your clinical team if your treatment makes you more likely to experience sun damage.

You can protect yourself by avoiding direct sunshine from 11am to 3pm when it is strongest. Protecting yourself from sunburn and insect bites also helps to manage the risk of lymphoedema.

Seek shade, wear long-sleeved tops, a wide brimmed hat and use a good quality sunscreen with a sun protection factor (SPF) of at least 30, and a four or five star rating, or the letters UVA inside a circle.

Apply your sunscreen before you go out and reapply it every two hours. It won't completely protect you and it should not be used as a way of spending more time in the sun, but it will reduce the risk of sun damage to your skin.

Sunglasses will help too. Choose some that cut down ultraviolet light, these will be marked UV 400 or 100% UV protection. They should also have a CE mark showing they conform to health and safety standards, or a British Standard Institute BSI mark.

Remember that skin damage can happen even on cloudy days and be especially careful if you are in or on water, or snow, as this will reflect light.

Finding travel insurance

It is very important to have travel insurance when you go abroad. It can mean that you get the medical care you need if you experience health problems related to your ovarian cancer diagnosis.

It can be hard to find travel insurance that can give the cover you need at a price you can afford. It may need to meet the cost of being flown back home in an emergency or being unexpectedly ill and needing hospital care. These needs are on top of the usual cover of cancellation costs and lost luggage.

It is important to tell an insurance company about your cancer diagnosis to ensure you buy a policy that covers any emergency treatment you may need.

The company may ask about your cancer type, the stage and grade when it was diagnosed (see Ovacome booklet:

www.ovacome.org.uk/stages-of-ovarian-cancer-booklet)

They may ask about your treatment, follow up care and expected outcome.

Tips from Fiona Macrae of insurancewith

To reduce costs, be flexible around travel dates, destinations and how long the trip will be.

Think of the time since your surgery, or since you started medication, or changed medication. If you have had chemotherapy you need to have a least one cycle completed before cover would be considered, so side effects have settled or are managed.

- Don't exclude your cancer from any insurance that you buy. If you do, you are not just excluding cover for your cancer, but anything that could be attributed to your cancer and the treatment of it. For example, you will be excluding health issues that arise from treatment side effects, such as infections or DVT from your cover.
- If you have a travel insurance policy with your bank account or credit card, then ask them first when looking for cover. It may be your most cost-effective option.
- If you are travelling in a group, such as your family, then insure everyone on your specialist policy that covers your cancer. Doing this would give cancellation cover for all of you.
- The medical screening system used by travel insurance providers determines the additional premium for your medical condition. Most comparison sites use the same medical screening system. So, try picking just one comparison site to find a price for your travel insurance. Then check out the companies on the Travel Insurance Directory on the Governments Money Helper website here: <https://www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory> They helpfully let you know which medical screening system each provider on the directory uses.

Pick a couple of providers from there who use different medical screening systems and compare those prices to the price you got from the comparison site. That should give you a relatively quick way of seeing the policies and premiums available to you.

Look for a single trip cover first. If you are recently diagnosed, or just finishing treatment you may not be able to get an annual policy initially. If you do get a quote for a single trip policy, then check if you are able to get an annual policy. However, if you are only going abroad once or twice, it may be more cost effective to take out two single trip policies.

Comparison websites can be useful, but they tend to focus on the price of the policy and not all companies are listed on them.

Some insurers specialise in policies that cover cancer. Make sure they are regulated by the Financial Conduct Authority and show their FCA number.

Also check to see if your credit card provider or trade union can offer you suitable travel insurance. They may be able to offer an arrangement that tops up an existing policy to cover your insurance needs relating to your cancer.

You can also use an insurance broker who understands the needs of people travelling with cancer, to find a suitable policy for you, although they will charge a fee to do this.

It is helpful to contact insurance companies informally before making a formal application. You can then find out if their policy is too expensive or they can't cover you.

When you are applying for insurance make sure you answer the questions as fully as you can and give any further information you think they could need. This will help to avoid a claim being refused because the company says you did not give full information about your situation.

Insurance companies will ask you to confirm that you are medically fit to travel. They may also want to contact your healthcare providers to discuss your medical history. They may ask you very personal questions so be prepared for this.

- Once you have applied for your travel insurance the company can:
- Offer you cover at their usual cost- more likely if you finished your treatment a long time ago and they think you are unlikely to make a claim.
- Offer you cover but with a higher premium and/or a high excess – this is the amount you pay towards the cost of any claim.
- Offer you cover but exclude your cancer – so you will not be covered for any claim relating to your cancer or the treatment of it.
- Refuse to insure you.

Borderline ovarian tumours and travel insurance

We know from our members that travel insurance can be especially challenging if you have a diagnosis of borderline ovarian tumour (BOT).

Most insurance companies will not offer the opportunity to specifically declare a BOT. It is very likely that you will instead be asked to declare a diagnosis of an ovarian cyst. You will need to declare the cyst as either benign, malignant or sometimes pre-cancerous. Borderline ovarian tumours are not classified as any of these, but it is still important to declare it.

The insurance company may add your BOT diagnosis to the medical notes on your policy, as borderline tumours do not fit common categories. In discussions about your diagnosis and treatment it may help you to declare your check-up or follow-up appointments as being routine.

It is important to have a full discussion with the insurance company to ensure you are adequately insured.

Ovacome has a webinar on travel insurance which you can view here: <https://www.youtube.com/watch?v=vmP4FR1G3gQ>

You can support Ovacome when you book your next holiday!

We've partnered with personal travel consultant Amy at Not Just Travel and for every trip booked, Ovacome will receive 25% of all commission earned.

Visit notjustholidays.com/ovacome



Here are some insurance companies that Ovacom members have found useful:

World First www.world-first.co.uk

Eurotunnel www.Eurotunnel.com/uk/insurance

The Women's Institute (members only)
www.opentravelinsurance.org.uk

MIA www.miatravelinsurance.co.uk

insurancewith www.insurancewith.com

Check to see if your EHIC (European Health Insurance Card) is still valid. You can use it up to its expiry date. You can no longer apply for a new one, but you can get the replacement GHIC (Global Health Insurance Card). This will cover you for chronic or existing illnesses but treatments such as chemotherapy will have to be organised in advance.

The GHIC is valid in European Union countries but not in Norway, Iceland, Switzerland or Liechtenstein. It is not an alternative to travel insurance, as it might not cover nursing care costs in some countries, and it will not cover the cost of repatriation.

Sources of further information

www.gov.uk/world/embassies

www.gov.uk/travelling-controlled-drugs

www.caa.co.uk/Passengers/Before-you-fly/Am-I-fit-to-fly/

www.abta.com/tips-and-advice/accessible-travel

www.colostomyuk.org/information/travel-advice

www.travelhealthpro.org.uk

www.fitfortravel.nhs.uk

<https://www.cancerresearchuk.org/about-cancer/coping/practically/travelling-with-cancer>

<https://www.macmillan.org.uk/cancer-information-and-support/impacts-of-cancer/travel>

We welcome your feedback on this booklet. Please email ovacome@ovacome.org.uk or call 0800 008 7054. If you would like to discuss anything about ovarian cancer, please phone our support line on 0800 008 7054 Monday to Friday between 10am and 5pm. You can also visit our website at www.ovacome.org.uk. This is one of a series of information booklets produced by Ovacome. You can see them here: ovacome.org.uk/information

Reviewed by: Fiona Macrae, founder of insurancewith

Disclaimer

Ovacome booklets provide information and support. We make every effort to ensure the accuracy and reliability of the information at the time of publication. The information we give is not a substitute for professional medical care. If you suspect you have cancer, you should consult your doctor as quickly as possible. Ovacome cannot accept any liability for any inaccuracy in linked sources.

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Support line: 0800 008 7054
Office phone: 0207 299 6654
Website: www.ovacome.org.uk
Email: ovacome@ovacome.org.uk

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