



Travel insurance for people living with WM

If you're planning a trip abroad and have WM, it's important to find appropriate travel insurance before you leave.

Travel insurance helps to prevent you from losing money because of unexpected events that might happen whilst you're abroad, like losing baggage, cancellation of a holiday or medical expenses. It's not necessary to take out travel insurance, but if you don't you could end up having to pay out a lot of money if something happens whilst you are away.

Travel insurance can help if you fall ill whilst you're abroad. For example it could pay for medical bills or cover the cost of a new flight if you need to fly home sooner than you expected.

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Does having Waldenstrom's macroglobulinaemia affect travel insurance?

You can still get travel insurance if you have WM, however it might cost more than it did before your diagnosis. This is because insurers work out the cost of their cover based on how likely it is that someone will make a claim.

What should I look out for?

When looking for a new policy, be sure to read all the terms and conditions. Specific things you might want to keep an out for are:

- Whether the policy covers pre-existing conditions – this means whether you will be covered for any conditions you were diagnosed with (like WM) before you buy the policy. Some insurers won't pay out for medical expenses linked to pre-existing conditions
- Exemption policies – these types of policies might be cheaper but that is because the cover offered doesn't include cover for your WM. That means you're won't be able to claim on any health issue that may be related to WM.
- Single trip vs annual cover – single trip cover is exactly what it sounds: cover for a single trip. Annual cover will cover you throughout the year, however many times you travel.

How to find travel insurance for people with WM

You can search online for travel insurance. You might find that more general insurance companies won't cover you, especially if you are not in remission. Instead, specialist travel insurers exist who provide cover specifically for people with medical conditions.



It's a good idea to get a few quotes from different companies before choosing a policy. When getting quotes, be prepared to answer personal questions about your medical history. This is called 'medical screening' and will help the insurer work out how likely it is you might make a claim. You might want to make sure you have information about any treatment you have had (or are having), upcoming tests or scans, your hospital appointment dates and your medication so you can answer the questions as accurately as possible.

WMUK can't recommend travel insurance providers. However, the topic is common on our [Facebook community group](#) – join the group and the search 'travel insurance' to find recommendations from the community.

Macmillan also has a [forum specifically for travel insurance](#), where you can find recommendations and advice from people living with cancer.

[The British Insurance Brokers' Society](#) lists qualified and regulated brokers. Insurance brokers don't offer cover themselves, but try to find a suitable insurance provider on your behalf.

Existing policies

If you have an existing policy and have just been diagnosed with WM, you should tell your insurance provider. If you don't tell them, you might not be covered for any claims relating to your WM. You might find that your current provider won't cover your WM. In that case you can look into getting a second policy from a second provider.