

Holiday and travel advice





Everyone needs a holiday

And even more so when you are recovering from a medical condition, treatment or surgery.

But there are a few things you should consider before you book your trip to avoid any problems whilst you are away, especially if you have had serious health issues.



It might be an idea to discuss your holiday plans with your Doctor or consultant to confirm they agree you are fit to travel especially by air.

If you are planning a holiday in a country in the European Union (EU), you might be wondering whether your European Health Insurance Card (EHIC) will still be valid. As part of the deal announced on 24 December 2020, the UK and the EU agreed that the cards can still be used until their expiry dates.

After that, the government will issue a new Global Heath Insurance Card (GHIC) which will replace the EHIC for the majority of UK citizens. The GHIC card is free of charge and you can apply online for this. https://www.gov.uk/

global-health-insurance-card

The EHIC website also provides more information about what is covered an and where the card is accepted. The GHIC card does not cover any costs for repatriation should you require a medical flight or medical escort to get you home. It is not a substitute for travel insurance so you should make sure that you have both when travelling to ensure you are adequately protected.

When you purchase suitable travel insurance, and be sure to declare your pre-existing medical conditions, as failure to do so can invalidate any claim you need to make and could leave you seriously out of pocket. For example an air ambulance from Spain to the UK can cost £17,000 - £20,000. From the Canary Islands this can increase to up to £25,000. From the USA the cost can be as high as £100,000.

If you do need medical attention abroad, check your travel insurance policy wording before you agree to any private treatment, as the policy may not cover private treatment without the insurer's authorisation. Some policies do not cover private treatment at all, so it's always best to check before hand.

Also check the terms and conditions of your travel insurance policy as some holiday activities you may want to try may be considered as hazardous and may not be covered by the policy, or may require an additional premium to be paid to cover you.

Take enough prescribed medications for your trip and some extra in case your return home gets delayed. If you run out, your medications may be difficult to source at your location. Also you would need to cover the cost of a Doctor to prescribe them, as well as the cost of the medications as this would not be covered by your travel insurance policy. Carry a prescription with you if you can, as this will help the local Doctor determine a suitable alternative medication if your usual medication is not available locally. Always carry medications in your hand luggage in case your suitcase gets lost or delayed in transit.



You should check the regulations for the country you are visiting as some prescribed medications in the UK may be illegal to take into the country you are travelling to. For example, in October 2018 the Ministry of Health in United Arab Emirates (UAE) introduced a new system where anyone entering the country with medication has to obtain prior approval. An electronic form needs to be completed before you travel.

It might be useful to carry some information you have about your condition and treatment with you such as a hospital letter. In the event that you require urgent treatment abroad then this will help the treating Doctor understand your current condition and treatment. Also keep contact details for your GP and consultant with you as these may also be useful if the treating Doctor abroad wants to discuss your condition with them. Remember the treating Doctor will not know you or your medical history.

Check your airline regulations for carrying sharps such as needles as you may require a letter from your Doctor to confirm these are necessary. Airlines do not usually allow you to store medication in their aircraft fridge, but if you take a cool bag on board they may provide you with ice to keep medications cool if necessary.

If you have an implanted medical device, you should carry a doctor's note with you as you may need to produce this at the airport. Security checks for passengers who are fitted with artificial joints, pacemakers, and other internal devices can sometimes be problematic. Cardiac devices can be affected by the magnets used by security, so it's important to understand from your Doctor how best to go through airport security. You should ensure that you show any documentation about your devices to security staff before you pass through security.



Where would you like to go?

Think about which destinations would be suitable for you. Flying at altitude places physical demands on our body, and even more so if you have a Cardiac, Circulatory or Respiratory condition, or even if you are recovering from surgery. You may want to discuss any concerns with your Doctor. Flying at altitude can also make you dehydrated so you should restrict alcohol intake during the flight, and drink plenty of water. Minimise the risk of clotting disorders such as Deep Vein Thrombosis (DVT) by changing your position frequently and moving around the plane to exercise. Some airlines have health videos on their entertainment system or in their inflight magazine which provide useful tips on how to stay healthy on board so check them out, especially on long haul flights where the risk is increased.



Think about the duration of the flight. For example if you have had recent spinal surgery, would you be comfortable on an 8 hour flight sitting in an economy seat which can be restrictive. If not, then can you maybe upgrade to a more comfortable seat so that you don't exacerbate your condition or maybe think about a destination that has a shorter flight time. Exit row seats have more leg room, but you have to be physically fit and able to sit in these seats so you can't be allocated these if you have restricted or limited mobility.

If you have had a hip replacement and are still using a frame to mobilise, then this cannot fit in the aisle of an aeroplane so you would need to perhaps wait until you can use a walking stick before you travel. Alternatively some airlines have aisle suitable wheelchairs on board to get you to the bathroom or your seat on the flight. Check out your airline's policy on special assistance as they can usually provide wheelchair assistance and lift you on to the flight if you cannot manage stairs. There is usually a minimum notice period to book this of about 48 hours so make sure you check what they can provide in advance. Regulations vary between airlines so always check in advance.

If you require supplementary oxygen, then you need to check with your airline as to whether they can provide this, or if you have your own supply whether your equipment is compatible with their aircraft. You need to do this in advance and get confirmation as airlines only carry enough oxygen for emergency use, unless prearranged and agreed with them. Their special assistance department can help you with this and any other queries such as taking your own wheelchair or mobility scooter with you. Regulations vary from airline to airline so always check in advance. Airlines usually make a charge to provide supplementary oxygen on board, and the charge varies between airlines.

If you have a serious or complicated medical condition then think about your chosen destination and whether they would have adequate facilities to treat you if you needed urgent treatment abroad. Most European countries have adequate healthcare systems but these can be limited on small islands and most serious conditions would have to be treated on the mainland which could delay treatment as you would need to be transferred.

Wherever you decide to travel, always make sure that you know the local emergency number for police, fire & ambulance services

Always check passport and visa requirements for your chosen destination. Some countries insist that you must have a minimum amount of validity left on your passport to travel and this can be up to 6 months.

Some planning and research before you book your trip will mean that you are unlikely to encounter any problems once you are abroad, and even if you do then you will be more prepared to manage these.



Most of all have a wonderful, relaxing and safe trip

Zurich Assurance Ltd.
Registered in England and Wales under company number 02456671.
Registered Office: Unity Place,
1 Carfax Close, Swindon, SN1 1AP

