



THINKG OF TAKING A HOLIDAY?

OUR 10 HOT TIPS

- We would advise that you first check with your home unit that your consultant could confirm you are fit to travel, insurance companies and holiday dialysis units will want to ensure you have fitness to travel. You should also check with your home unit as to if they require a minimum amount of notice if you decide to travel abroad, some units prefer a minimum amount of notice.
- Make sure that your unit is happy with your choice of destination, visits to some countries may require you to be dialysed in isolation on your return. If you are using Freedom the Dialysis Holiday Specialist service, we can provide your home unit with information on how the holiday unit dialyses patients, from the water system to the BBV status.
- Never travel without comprehensive travel insurance. The EHIC/GHIC is not travel insurance, more information is available on this in our EHIC/GHIC information.
- When choosing your holiday think about mobility within the resort and accommodation. Make things easy for yourself, after all you are on holiday.
- Some destinations are more suitable at different times of the year due to the temperature. The Canary Islands for example make an ideal destination most of the year however with temperatures of over 100f in the summer it may be too hot.
- Dialysis is free within EEC Countries (excluding Iceland, Norway, and Liechtenstein) using the EHIC/GHIC card, however not every unit will accept this as a method of payment always check with the unit you are requesting holiday dialysis in whether they accept the EHIC/GHIC to cover the full cost of the treatment – this should also be confirmed in writing to you. If not, you could be asked to pay anything between £150.00 and £600.00 per session!
- Remember to plan your holidays well in advance, you will need to have medical forms completed, bloods and swabs taken, last minute getaways are possible but not ideal.
- If your finances are limited you may be able to get help from various source such as Kidney Care UK, speak to the social worker or holiday coordinator at your unit if you have one – if not you can always contact Kidney Care directly for help and advice.
- Take the stress out of booking a holiday and call Freedom the Dialysis Holiday Specialist.

The **Dialysis** Holiday Specialists

TRAVEL INSURANCE & EHIC CARD

Unfortunately, things can go wrong on holiday. You could fall ill or have an accident, prior to or during your holiday, you could have money or luggage stolen, your holiday might be cut short through illness or injury and your family may need to fly out to be with you if there is a serious incident. The cost can run into thousands of pounds, but all these risks can be covered by travel insurance.

Many people do not take out comprehensive travel insurance. They believe that their credit card, home insurance or EHIC/GHIC cover will be sufficient. This is rarely the case and people should make enquiries as to the level of cover they get from them before they travel.

The EHIC/GHIC card whilst very useful has limited cover. It only covers emergency medical treatment and there may be limits as to the amount of medical treatment you can receive whilst abroad. It does not cover the cost of repatriation in case of serious injury or death. The exception to the emergency cover is dialysis treatment, which is covered under the reciprocal arrangement within EU Countries and Switzerland, however it should not be assumed that every hospital/clinic within the EU accepts the EHIC/GHIC card. For more information or to apply for a new GHIC <https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/>

It is very important when purchasing insurance that you understand exactly what the policy covers you for. It is also important that you tell the insurer about your current or past medical conditions along with the other members travelling in your party. If you do not declare a medical condition the cover may be deemed invalid. Also, if at the time of taking out the insurance you are on a hospital waiting list (e.g., transplant list) you may not be covered for cancellation should you be called into hospital and need to cancel your trip – check when taking out insurance if there is any cover included for this. The policy should offer the following as a minimum: at least £1million of medical expenses although many exceed this, a 24hr emergency service to provide help and to assist with arrangements if a serious accident, illness, or death occurs. Cancellation – if you must cancel or curtail your trip. Personal Liability – for injury to others or damage to property, these are essential, many policies also include the following: Hospital Benefit, Travel Delay, Baggage Delay, Personal Money, and Missed Departure.

When you purchase insurance also be aware of the policy excess, it can vary from Nil to £5000!! Check that the level of cover for cancellation is above the amount paid for the holiday. Also check out age limits many policies have an upper age limit.

Finally make sure that your policy clearly states the medical conditions that the insurer has agreed to insure, if it is not in writing and you need to claim you could have problems.

We recommend All Clear Insurance on 01708 339136 referral code FRH.

We hope the above information will help you when purchasing insurance; it is to be used as a guideline. There are many variations on policies that it would not be possible to give definitive answers as to what level of cover should be in a policy that is up to the individual's needs.