

**“No-one would insure me, so I insured myself!” Despite her knowledge of the business, insurance expert and breast cancer survivor Fiona Macrae was astonished at the difficulties she faced when trying to get travel insurance after her diagnosis. She was determined to do something about it, however, and this led to the launch of **Insurancewith** a travel policy created specially for people diagnosed with cancer and other critical conditions that not only brings down the cost of premiums but also does away with the intrusive questioning associated with obtaining a quotation.**

Fiona was diagnosed with a 5cm malignant breast tumour in February 2005 after the birth of her first child, Cameron. She had chemotherapy to shrink the tumour before having an operation, followed by radiotherapy. “After completing the chemotherapy course, my doctor suggested a family holiday before the surgery,” says Fiona. “I jumped at the chance to be away from treatment for a while.”

With husband, Elliot, she booked a holiday in the South of France, so they could take the family car loaded with everything the baby would need. “I made it my job to book our travel insurance,” she explains. “But I was horrified to find the loading on travel policies for someone with breast cancer was at least £150, which really escalated the cost of the trip.”

As if that wasn’t bad enough, the broker asked Fiona a series of ‘standard questions’ which she found distressing and intrusive. One was: “Has your cancer been completely surgically removed?” In her case it was a highly emotive question, especially as she still had to face surgery.

To keep the cost of the holiday down, Fiona decided not to insure herself which meant she was not covered for any medical emergencies. “I was worried,” she adds, “but it got me thinking about how I might change the out-of-date attitudes of the insurance industry.” And it was while in France that she started to plan **Insurancewith**.

Fiona’s new venture was launched after lengthy consultation with numerous UK cancer charities, and as a result was able to address their concerns and the personal experiences of many sufferers.

Fiona says: “As a breast cancer patient, I went through the frustration of trying to find travel insurance for my family and, notwithstanding the massive premiums, found the experience degrading, especially when having to answer insensitive questions.

“Until now, premiums have been excessive because many insurers classify cancer sufferers as a high risk. The cost of their home or car cover may not increase but travel policies take into account pre-existing medical conditions, because insurers regard them as evidence that a claim for medical care will be more likely on holiday.”

However, **Insurancewith** believes that people who’ve been diagnosed with cancer are not necessarily a high risk, and can offer more affordable cover simply by asking the questions most other insurers choose to avoid.

Today, **Insurancewith**, which is donating £1 to various charities including Pink Ladies for every travel policy taken out, has dropped questions it considers unhelpful and introduced a new set based on medication and up to date treatments.

<http://www.insurancewith.com/>

## **Insurancewith background and information:-**

**Insurancewith** is the brainchild of former Lloyd's broker, Fiona Macrae. Launched in February 2010 to offer affordable travel insurance cover to people with cancer and other critical conditions.

Fiona Macrae was diagnosed with breast cancer in February 2005. Following initial treatment she decided to take a holiday with her family to recuperate. However, when she tried to obtain travel insurance she encountered many problems. Insurance companies asked distressing, personal and intrusive questions in an insensitive manner, and all the policies they offered were loaded by at least £150.

Following more research into insurance for breast cancer sufferers which revealed it is virtually impossible to obtain without an extortionate premium, even when in remission, Fiona Macrae was adamant she wanted to do something to change the status quo. After meeting Tricia Pearson the Head of Medical Underwriting at Travel Insurance Facilities (TIF), who had also had breast cancer, they decided that by drawing on both of their experiences with breast cancer and their knowledge of insurance they could make a real change to the way travel insurance is underwritten for people with cancer and other critical conditions.

**Insurancewith's** travel policy puts an end to sky-high premiums for people with cancer and other critical conditions and has been developed to allow the thousands of people diagnosed every year to arrange affordable cover. Thousands of cancer sufferers are unable to travel abroad because the cost of cover is often more than the holiday itself.

**Insurancewith's** travel insurance is designed as an easily accessible policy that takes personal circumstances into account rather than categorising in wide groups. It treats people with sensitivity, something many with cancer and other critical conditions have never experienced when dealing with insurance companies. For every travel insurance policy sold, **Insurancewith** donates £1 to various charities including Pink Ladies.

**Insurancewith** is a trading name of Infinity Insurance Solutions (IIS), IIS is a division of Travel Insurance Facilities Group, who are authorised and regulated by the Financial Services Authority – registration number 306537.