

Travelling with osteoporosis

If you have osteoporosis or osteopenia and are planning a holiday abroad, you should think about buying travel insurance before you go. Travel insurance can help cover the cost of anything that might go wrong with your holiday, including a medical emergency.

If you break a bone while you are away, it is important that your travel insurance provides you with the cover you need.

This information may be helpful if you (or someone close to you):

- are planning a holiday and want to find out about travelling with osteoporosis or osteopenia
- want to find out how you can get travel insurance with osteoporosis or osteopenia.

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Why do I need travel insurance?

Travel insurance can help cover the cost of things that might go wrong with your holiday. This includes delays, lost or stolen bags, or if you have to cancel. It can also help cover the cost of treatment or getting your home if you have a medical emergency.

Having osteoporosis or osteopenia means you may be more likely to break a bone. If you break a bone while you are away, you might need medical treatment or an overnight stay in hospital.

A broken bone could also impact how you get back to the UK (repatriation). You may need to change your flight, get an extra seat, or you may need a specialist air ambulance.

If you do not have travel insurance, you might have to cover the cost yourself. And this may cost thousands of pounds.

Can I get travel insurance with osteoporosis and osteopenia?

You can get travel insurance if you have osteoporosis or osteopenia. But it may be more difficult to get. Your policy may also cost more than if you did not have a medical condition.

Insurance companies offer policies based on how likely you are to make a claim and how much your claim might cost. If they think you are more likely to make a claim, they may increase the cost (premium) of the policy. Some may decide not to cover you altogether.

Insurance companies think you are more likely to claim if you have a 'pre-existing medical condition'. They also think that a claim from someone with a 'pre-existing medical condition' may cost more money than other claims.

Osteoporosis and osteopenia are pre-existing medical conditions.

How can I get travel insurance with osteoporosis?

To get insurance, you will need to answer a series of questions. Insurers will ask about your holiday destination, age and medical conditions.

It is very important to tell insurers about all your past and present conditions. This includes conditions you are waiting on scans, tests or appointments for. If you do not tell them everything, they may refuse to pay a claim if you need to make one.

Questions about your osteoporosis or osteopenia might include:

- how many broken bones you have had in the past five years
- if you are currently under medical supervision for broken bones
- if you have had any joint replacement surgery because of your broken bones
- if you have had any **spinal fractures** after your osteoporosis diagnosis
- what medicines you are taking, including pain-relieving medicines
- how your broken bones affect your daily life
- if you have had any unplanned hospital admissions
- if you have any equipment for your health condition, like a wheelchair.

It is helpful to have the answers to these questions before you apply for travel insurance. If you are unsure, talk to your GP. They can help answer these questions.

Insurance companies may also want to know about your holiday, including:

- where you are going
- who you are going with
- how long you will be away for
- the cost of your holiday
- the type of holiday you are going on, like a cruise or if you will be doing winter sports.

If you are travelling with a friend or family member with osteoporosis or osteopenia, you may have to declare their condition on your own travel insurance for your holiday. This is in case you have to cancel because your friend or family member has health problems associated with their condition. Your insurer may not cover the costs for cancellation if the condition was not declared when you bought your insurance. This depends on the insurer.

Insurers will use the information you provide to assess your chance of making a claim and how much a claim may cost them. They will then decide if they have a policy that is suitable for you and how much it will cost you to buy.

GOV.UK has guidance on things to consider when buying travel insurance.

The **Association of British Insurers (ABI)** and **Money Helper** also have guidance on travel insurance for people with pre-existing medical conditions.

Finding travel insurance

You can look for policies on comparison websites, like **Compare the Market**, **Go Compare**, **MoneySuperMarket** and **All Clear**.

Money Helper and the **British Insurance Brokers Association (BIBA)** have directories to help you find a specialist travel insurance provider.

A specialist insurance broker can help you find travel insurance providers, for a fee. Brokers provide advice and quotes on insurance policies that cover people with medical conditions. You can use BIBA's '**Find insurance service**' to find a broker.

What does the Global Health Insurance Card (GHIC) cover?

The Global Health Insurance Card (GHIC) helps you access emergency and medically necessary healthcare in the **European Economic Area (EEA)**. You will have access to the same care as a resident of the country you are visiting. This means you pay the same price for healthcare as a resident. The care may be free, but it depends on the country you are visiting.

GHIC has replaced the European Health Insurance Card (EHIC). But you can still use your current EHIC if it is in date. Once your EHIC expires, you will need to apply for a GHIC. The GHIC is free. You can apply for a GHIC on the **NHS website**.

You should take your GHIC or EHIC with you on holiday.

It is important to get travel insurance, even if you have a GHIC or EHIC. **The cards are not a replacement for travel insurance.** This is because they do not cover all medical costs or the costs of getting you back to the UK.

I have travel insurance for my holiday. Do I need to tell my insurer about any changes to my health?

It is important to tell your insurer about any changes to your health before your trip. An example of a change to your health could be that you have recently been diagnosed with osteoporosis or have broken a bone.

Your insurer may look at your situation again. This is to confirm if any changes to health are covered by your current policy or if you need to pay any more money for the policy.

Top tips for travelling with osteoporosis

- Try to buy your travel insurance at the same time you book your holiday.
- Always check your policy when you receive your documents. Make sure your policy covers everything you might need and you have declared all your medical conditions. You have 14 days to cancel the policy if you want to.
- Bring copies of important insurance and medical documents with you. It may also be helpful to bring a summary of your medical conditions. This could include your diagnoses, medicines and emergency contacts.
- Check if your airline needs you to have a **'Fit to Fly'** form. Speak to your doctor if you think you need one.
- Bring any equipment you need to get around, like a walking stick, crutch or wheelchair. Tell your airline if you are bringing any medical equipment that contains batteries, like a battery-powered wheelchair. This type of equipment needs airline approval.
- If you need help getting around the airport or onto the plane, you can request assistance through the airline. You can request assistance when you book your tickets or up to 48 hours before you fly.
- In case you need to make a claim, keep copies of your receipts and booking confirmations for your trip.

- Try to book an aisle seat. This is so you can easily get up and move around while you are travelling.

Top tips for travelling with medicines

- Make sure you have enough medicine for how long you are away. It may be helpful to bring extra medicine in case of delays or cancellations.
- Pack the medicines you might need for the flight in your hand luggage. Some people pack all the medicine they need for their trip in their hand luggage, in case their hold luggage is lost.
- If you need to carry liquid medicines over 100ml in your hand luggage, you will need to tell your airline before your trip. You will also need to carry a copy of your prescription or letter from your doctor. It may also be helpful to check with the airport if they have any extra requirements.
- If you need to carry injections, you will need to contact the airline for their approval before your trip. You will also need to carry a copy of your prescription or letter from your doctor. It may also be helpful to check with the airport if they have any extra requirements. If you are unsure, talk to your healthcare professional.
- Keep your self-injectable medicines at a stable temperature when travelling and at your destination. Self-injectable medicines need to be stored in a fridge. You will need to have access to a fridge at your accommodation. You will also need to use a travel bag designed to keep medicine cool if you are travelling a long distance or in hot weather. This will help to keep the medicine at the right temperature until you have access to a fridge. You may be able to buy a special travel bag online. The company that makes your medicine may provide travel bags. If you are unsure, talk to your healthcare professional or pharmacist.
- It is not recommended to put your injectable medicines in your hold luggage. This is because the temperature in the hold might be too hot or too cold for your medicine.

Watch our [**#BoneMatters video**](#) for tips on storing and travelling with self-injectable osteoporosis medicines.

For more information about carrying medicines abroad, visit **[Travel Health Pro](#)**

More support and information

About our health information

Our health information is written by the health information team and is reviewed by healthcare professionals and people living with osteoporosis. We make every reasonable effort to ensure the content is accurate and up-to-date.

Our information is not a substitute for medical advice provided by your own doctor or other healthcare professional. Please always talk to a healthcare professional to discuss your bone health. ROS is not responsible for and we cannot accept liability for misinterpretation, misuse of information, loss, harm or damage arising from any reliance on or use of the information or guidance provided.

For more information about osteoporosis visit **theros.org.uk/info** or call **01761 471771** to order printed information.

Support for you

The Bone Health and Osteoporosis UK online community is a welcoming and safe space for you to share your experiences with others. Whether you're living with osteoporosis or supporting someone, our community is here for you. Visit **theros.org.uk/online-community**

We have a network of support groups across the UK, which are run by volunteers. Our groups provide support by organising regular meetings – both face-to-face and online. Regardless of where you live, you can join an online meeting from anywhere in the UK. Find your local support group and view the online programme at **theros.org.uk/support-groups** or email **volunteerengagement@theros.org.uk** or call **01761 473113**

Our specialist Helpline nurses are here to answer your questions or concerns about bone health or living with osteoporosis. You can call, for free, on **0808 800 0035** or email **nurses@theros.org.uk**



Better bone health for everybody

Become a member of the ROS and gain access to guidance and support from bone health experts and all the latest information on osteoporosis. Join today at theros.org.uk/membership or call **01761 473287**

About the Royal Osteoporosis Society

We're the Royal Osteoporosis Society – the UK's largest national charity dedicated to improving bone health and beating osteoporosis. And we're here for everyone. We equip people with practical information and support to take action on their bone health.

Working with healthcare professionals and policy-makers, we're influencing and shaping policy and practice at every level. We're driving the research and development of new treatments, to beat osteoporosis together.

How you can help

As an independent charity, we don't receive any government funding. So we can only continue to provide our services through the generosity of our supporters.

We would appreciate any donation you're able to give to support our work. If you'd like to donate, visit theros.org.uk/donate or call **01761 473287**

Your donation will help us support more people with osteoporosis.

To find out about volunteering, visit theros.org.uk/volunteer or call **01761 473113**

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