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## Destinations and their suitability for you and your circumstances.

### Europe

- **Spain:** Mainland Spain and the Balearic Islands (Mallorca, Menorca etc.) are very popular destinations with both travellers and MIA alike. Medical facilities are excellent, flight times short and Medical Emergency Assistance companies are experts in this area. There can, however, be an issue with the suitability of the Canaries as a destination for those with more serious medical issues. Flight times are much longer, temperatures much hotter and the medical facilities not as extensive as on the mainland. Moreover, should something go wrong, the logistics of repatriating patients are both complex and expensive. Thus whilst we might cover a patient on on-going chemotherapy to go for a week to Benidorm, it is unlikely that they would be covered to go to Lanzarote.
- **Portugal:** As with Spain the mainland is fine. The Azores and Madeira, however, have similar problems to the Canaries, exacerbated by them being even more geographically remote. Thus, just because we would cover a trip to the Algarve, it does not mean that we could do the same for Madeira.
- **Greece:** Medical facilities in Greece have never been the best. Even the Greeks will tell you this. On the smaller islands they are very basic indeed and one can find oneself being airlifted to Athens whilst the family is stuck on an island with ferry access only. In High Summer the temperatures can be astronomical and put a strain on even the healthiest of us. The air-conditioning isn't always reliable either, even if it is available. Thus, whilst a lovely destination for a fit and healthy Bridget Jones, it is definitely not so good for those who have on-going medical issues. MIA does, however, make an exception when it comes to Crete, where medical facilities are excellent. Here, too, though flight times are much longer than for, say, Spain and this does need to be borne in mind. Needless to say, the current political situation does little to ease the inherent problems with Greece as a destination of choice.

- **Turkey:** There have been a number of reported incidents of travellers falling foul of certain hospitals in Turkey. These include confiscation of passports, diagnoses of previous medical conditions from which the traveller has never suffered and an unwillingness to cooperate with Medical Assistance Companies have led to some people having their holiday ruined as a result of a very minor medical incident. Obviously these issues do not apply to all facilities, but travellers do need to be aware.
- **Cruises:** Many of us believe that a nice relaxing cruise is just the ticket for getting over a major medical episode. Many GPs believe it too. The climate is controlled, the food good and there is an on-board hospital if things get sticky. The reality can be somewhat different. Whilst the climate is indeed cosy, this does not just apply to people. Many a nasty germ has discovered the joys of cruising. Cruise ships act as a very large Petrie dish for the promulgation of germs. If you were a germ why would you want to get off? Thus if you are susceptible to infection as a result of a current illness or a current or recent course of treatment, cruises are not for you. In regards to ships' hospitals, these are not there for anything but minor problems. Anything even faintly serious will result in your being off-loaded at the next port of call. Little, if any, regard is paid to the suitability of the medical facilities at this port. You might want to ask [MIA](#) about the suitability of a cruise before booking.
- **Eastern Europe:** From the Baltic States to Dubrovnik, via Bulgaria and Poland these destinations are becoming increasingly popular. Medical facilities in major centres are, on the whole, fine. In areas off the beaten track this is not necessarily the case, however. Again, you might wish to seek advice before embarking on a Dracula Tour of the Carpathians.

## Rest of the World:

We all know that it is much dearer to get insurance to travel to the USA than to Spain. Medical costs can be horrendous and make insurers very nervous. Below are a few comments that might help to guide you in your choice of travel arrangements.

- **USA:** One of the most common problems encountered by [MIA](#) involves those truly tragic cases where a seriously ill child is involved. Parents and charities wish to do something very special for the child and decide on a trip to Disneyland in Florida or, even worse, California. Expense aside, the young patient is being exposed to a dose of jetlag that unsettles even healthy adults. The child will likely be in no state to fully enjoy the experience until it is time to come home. Euro Disney, on the other hand, is close by, has two excellent hospitals at opposite ends

of the site and is hugely cheaper to reach. Mickey is Mickey wherever he is and apparently speaks English, even in France.

- **Dominican Republic:** A MIA member was recently declined cover to travel to the Dominican Republic although they had previously been covered to go to Canada. We explained that you only have to look at an ice cream or piece of lettuce to run the risk of serious food poisoning. Obviously this is not good for someone with a potentially serious health problem.
- **Australia/New Zealand:** You may find that our screeners will pay a seemingly bizarre length of time discussing your choice of airline and stop-over points. The reason for this is that Hong Kong and Singapore are somewhat toxic destinations from both an insurer's and traveller's perspective. Look at Turkey above and multiply by ten. Etihad and Emirates both provide excellent service to the Antipodes, as well as sponsoring the English Premier League almost single-handed. Malaysian too flies via Kuala Lumpur, which is fine. This is not to say that you will be declined cover for Singapore. The conditions will be more stringent however in respect of your medical history.

Finally we would like to add a quick note about altitude. If we take South Africa as an example, you might wonder why the screener is insisting on knowing the exact ins and outs of your itinerary. If this is the case you probably have some sort of breathing deficiency, actual or potential. Thus whilst Durban, Cape Town or Port Elizabeth would be quite acceptable, being at sea level, a week visiting Game Parks at 8000 Feet on the High Veld might not.

We hope this helps a bit and don't feel shy about asking our screeners to explain their reasoning. They will be more than happy to help.

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