



NEUROENDOCRINE CANCER GUIDE

FINANCIAL ADVICE AND INSURANCE

2023



www.neuroendocrinecancer.org.uk



The financial costs of cancer can easily mount up, which can add to concerns about living with Neuroendocrine Cancer, so finding out how you can make your money work for you – and whether you are entitled to financial aid such as benefits, grants and other monies can ease the strain.

In this guide we cover topics such as;

- Applying for benefits
- Financial help
- Car insurance
- Home insurance
- Life insurance.



Financial Advice & Guidance

Having Neuroendocrine Cancer diagnosis can have an effect on all aspects of your life, including financially. But finding out whether you are entitled to financial aid such as benefits, grants and other monies can help to ease the strain this concern may be causing.

Applying for benefits

The benefits system can feel like a maze, making it difficult to know what sort of help you may be eligible for, especially as benefits regulations change fairly often. Up to date information on benefits can be found [here](#). However, we would strongly recommend that you speak to an expert before applying.

We do not have a benefits advisor at Neuroendocrine Cancer UK, however we can help to support you through any enquiries or claims procedures and work together with other agencies and organisations to ensure you have the most accurate and up-to-date information you need.

Staff at your local council and/or Benefits advisors at charities including Citizens Advice, Maggie's Centres and Macmillan can help to guide you through the process and give you up-to-date information on what is available including PIP and Tax credits.



If you need help in supplying
Neuroendocrine Cancer
information to help support
your claim (or appeal, where
needed).

WE CAN HELP - 0800 434 6476

Additional financial help

Neuroendocrine Cancer UK, along with some of the other charities across the UK, can offer one-off grants to help people cope with the costs of cancer, and schemes such as the NHS Low Income Scheme might enable you to claim back travel expenses if you are on a low income.

Neuroendocrine Cancer UK can supply financial support to Neuroendocrine Cancer patients (and, where needed, an accompanying family member, clinical advocate or carer) for travel to expert clinical centres to access treatment-related scans and treatments.

The application for our Compassionate Travel Grant must be completed by a member of your specialist clinical team. The form can be completed [here](#).

We truly hope that this will supply some relief to those who need it.

Some hospitals also offer reduced parking charges for people with cancer, and schemes exist to help you buy or hire cars, scooters or powered wheelchairs, if you are eligible for certain benefits.

Helpful contacts:

- Neuroendocrine Cancer UK – 0800 434 6476
- [Citizen's Advice Benefits Advice](#)
- [Maggie's Centres Benefits Advice](#)
- [Macmillan Benefits Advice](#)
- If you have a carer – or are a carer for someone else – Staff at [Carers UK](#) can guide you through what's available – as well as offering practical advice.

Select here for
mental health and
debt support





Car Insurance

Whether or not you need to tell the DVLA, it's worth looking at your car insurance policy to find out whether you need to let your insurance company know about your NET/NEC. Some policies are no longer valid if you don't let your insurers know about a change in your health.

For the latest information on when you must tell the DVLA about your health, head to www.gov.uk/cancer-and-driving

To speak to an advisor at the DVLA drivers' medical enquiries service, call 0300 790 6806.



Home Insurance

Home insurance consists of buildings insurance and contents insurance, which can be bought separately or together from the same provider.

- Buildings insurance could cover the cost of repairing or rebuilding the structure of your home if it's damaged by an event you're insured for – such as a fire, flood or storm. It also offers cover for any permanent fixtures and fittings, like your kitchen and bathroom. Buildings insurance can also cover outside structures connected to your home, such as fences, garages and pipes. The need to have buildings insurance may depend on whether you have a mortgage or not or are renting (when it is usually the landlord's responsibility).
- Home contents insurance typically covers everything you'd take with you if you moved and also usually includes your carpets too. There may be some exceptions to this rule, so you'll need to check the details of individual policies to be sure – look for the definition of contents in your policy booklet.



Life Insurance

Life insurance is a type of insurance policy that can supply financial support to your loved ones when you pass away. It can offer this in a lump sum payment, which can help clear outstanding debts, such as your mortgage, and give your family money to live off, so your partner or children can continue to pay bills and living expenses.

There are different types of life insurance – some of which may include Critical Illness cover. Critical illness cover is a type of life insurance policy that offers protection in case of a serious illness or injury.

Having cancer may affect the type of cover you can get – so we would recommend seeking independent financial guidance and advice before buying a policy or making a claim.

The following websites offer further information on financial advice including how to raise a concern or complaint:

- [Financial Ombudsman Service](#)
- [Pension Wise](#)
- [Carers UK](#)

