




Insurance cover

Thank you – what you're doing truly matters

We're so grateful you've chosen to donate your stem cells with DKMS. We want you to feel safe and supported every step of the way, so here's a clear overview of how you're insured. If anything's unclear, your dedicated DKMS Coordinator is happy to help.



Covering the costs

We are here to look after you. If you need any of the following, your coordinator will make the arrangements, including covering the costs for:




-  any medically necessary tests and treatments as part of being a stem cell donor
-  any hospital stay during your donation.
-  expenses such as reasonable travel costs, loss of earnings, and other non-medical expenses related to your donation – including journeys to and from the collection clinic. Please see the DKMS reimbursement policy on the DKMS UK website for further details.

Accident insurance

DKMS holds private accident insurance for donors. This protects you in the unlikely event of health problems or injuries caused by the donation process, including:

-  Bone marrow collection and the associated anesthesia
-  Peripheral blood stem cell (PBSC) collection (apheresis)

You're also covered for accidents that might occur:

-  On your direct travel to and from home and the doctor/collection center for preparation
-  On your direct travel to and from the collection center for your donation, as well as during your stay at the center
-  When you are at the premises where blood sampling is carried out

What is covered

1. Loss of limb(s) (one or more)
2. Loss of sight (in one or both eyes)
3. Permanent total disablement
4. Total loss of hearing in one ear or both ears
5. Total loss of speech
6. Permanent partial disablement
7. Accidental death -- a sudden, external and identifiable event that happens by chance and could not have been expected.

Important timeframes

- If there's a permanent impairment (disability), a doctor must determine this within 18 months of the accident.
- If the insured person dies within one year of the accident or operation from causes covered by the insurance, the accidental death benefit is paid (please ask your DKMS Coordinator for the full policy).

What isn't covered

- Health issues or injuries that would have occurred without the donation (including the worsening of existing conditions)
- Situations where medical or clinic instructions were willfully or grossly negligently ignored
- Temporary conditions resulting from an accident or the donation process
- Companions

The full policy terms of the underlying contracts apply and can be viewed by contacting your DKMS coordinator.