

# TravelWatch - **ISLE OF MAN**

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Representing and promoting the interests of Isle of Man Passengers

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### MEDIA RELEASE

9 February 2010

## Travelling after 1<sup>st</sup> April 2010 - Advice for IOM Passengers and Visitors following the cancellation of the Reciprocal Healthcare Agreement with UK

### Latest Developments as at 6 February 2010:

In the House of Keys on 2 February:

- the Minister of Health and Social Security announced that he would bring a proposal to the March sitting of Tynwald that would, if approved, ensure that no person would be denied travel cover while they are enjoying a short trip to the United Kingdom.
- Leave was also granted for the introduction of a private member's bill to establish a scheme for medical insurance cover for IOM residents while they are visiting UK, and UK visitors coming to IOM. It appears this may be financed by a levy of approx £1.70 per journey on all air and sea fares in and out of IOM.

Whilst TravelWatch welcomes these developments in principle, there is little time for either of them to be fully developed in time for implementation by 1<sup>st</sup> April – particularly if legislation is required. Should the second scheme be adopted, the need for the first might well be reduced or removed. Until decisions are made on these schemes there is considerable potential for confusion amongst passengers.

### Passengers may wish to note the following:

- The first proposal is only likely to provide limited cover for those IOM residents unable (for a variety of so far unspecified reasons) to purchase travel insurance with suitable medical cover.
- The second scheme would offer only medical & repatriation cover, albeit both for IOM residents and UK visitors to the Island.
- It therefore appears that neither scheme could be regarded as a replacement for full Travel Insurance.
- Both the IOM and UK Governments advise all passengers travelling between the two countries to **take out Travel Insurance** to cover any urgent hospital treatment they might need and which will no longer be provided free of charge – i.e. any admission to hospital, x-rays, medication and other diagnostic tests.
- Travel Insurance provides medical emergency cover only for injuries and illness which happen whilst you are away from your home country (IOM or UK). Private Health Insurance rarely covers such events.
- The Isle of Man DHSS (01624 685005) has produced a list of Insurers and Brokers on the Island who can provide cover for Manx Residents travelling to the UK after 1<sup>st</sup> April. This is available on their website which can be reached by clicking on <http://tinyurl.com/yz5s24f>
- Some IOM residents (mainly UK pensioners) may still qualify for free UK Healthcare because of previous residence in UK or because of service in the Armed Forces. These exemptions are not altogether clear but some guidance is available on the (UK) Department of Health website accessible via <http://tinyurl.com/8b35to> .

- UK visitors to the Island will need to ensure they purchase cover which includes medical care in, and repatriation from, IOM. Many UK insurance companies have not yet adjusted policies but in most cases this will mean buying European rather than UK cover. Policies offered through IOM-based GoTravelSafe (01624 663377) and Rossborough Insurance (01624 631631) are available to UK residents. Age Concern [www.ageconcern.org.uk](http://www.ageconcern.org.uk) (over 50s only) and NFU Mutual [www.nfumutual.co.uk](http://www.nfumutual.co.uk) have branches throughout UK which can be contacted through their websites and offer cover which may be suitable. Policies underwritten by Fortis Insurance Company may also be suitable and are widely sold through UK brokers - their website <http://www.fortisinsurance.co.uk> provides a facility to locate the nearest broker in UK.
- Buying insurance on line. In the current fluid situation we would suggest extreme caution if buying a policy on line as many policies may not have been updated to reflect the new situation. It may be safer to talk to an advisor and check with them whether your requirements are fully covered.
- Free travel insurance provided with other financial products often provides only limited cover – please check that the cover you will need after 1<sup>st</sup> April is adequate
- Annual Travel Insurance – if you have already purchased annual travel insurance check that cover is adequate for this new situation
- The policies on offer have different terms and conditions, so it is important that you select one appropriate for your particular circumstances and plans. No insurance can provide the unlimited medical cover that was available under the Reciprocal Health Agreement – but many policies include additional types of cover which the RHA never has. Various options are available – but provide different levels of cover at different costs - do check whether they provide the level of cover you need.
- European Health Insurance cards (EHIC) are not issued to IOM residents nor can they be used in IOM by visitors.

**Read the small print in the Policy Document** – most of us don't - but it is vital as Policy Summaries often do not provide the full details - check particularly:

- that Medical cover is provided for IOM residents in UK and/or UK visitors in IOM.
- Age limitations – which vary from company to company
- Pre-existing medical conditions – are these excluded, covered or only covered at an extra premium?
- Are there any minimum length of stay requirements?
- Is the length of trip you can take restricted?
- Do you have to book pre-paid accommodation to be covered?
- Are you covered for day trips?

**And now please read our small print:**

*This information is provided by TravelWatch Isle of Man in good faith but without warranty to help passengers take decisions over the appropriate insurance arrangements to make for future travel. The mention of any specific company should not be regarded as a recommendation, nor does it imply that those mentioned are the only providers of suitable insurance products. It is expected that more information will be released by IOM DHSS during February and March 2010.*

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