

Make sure you're covered

Travel insurance when visiting the Isle of Man

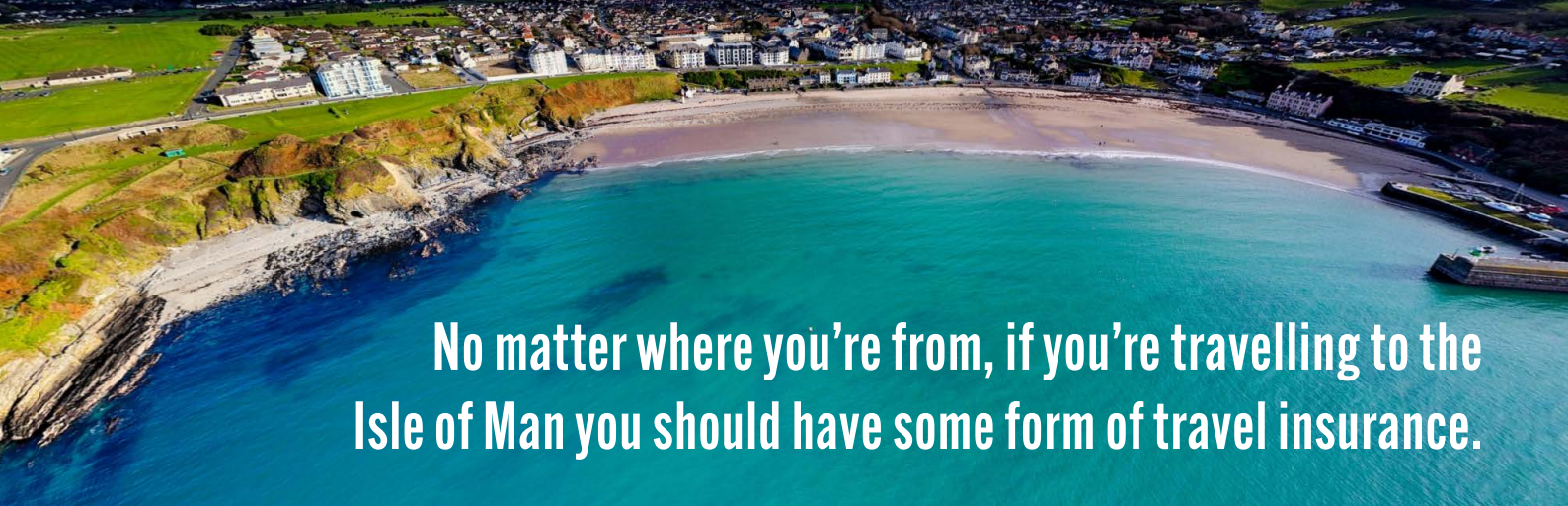
Department of Health and Social Care
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Isle of Man
Government

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No matter where you're from, if you're travelling to the Isle of Man you should have some form of travel insurance.

UK residents travelling to the Isle of Man

The Isle of Man and the UK have a reciprocal healthcare arrangement in place which makes sure that Isle of Man residents visiting the UK (and UK residents visiting the Isle of Man) are able to receive urgent healthcare if it is required before returning home.

Although treatment is free, repatriation (return travel to someone's home country) has never been included as part of the reciprocal agreement and this remains the case.

Because of this, all UK residents who travel to the Isle of Man (including on business) should make sure that they have adequate insurance in case repatriation is required. Repatriation can be very expensive, ranging from the cost of a ferry ticket to hiring a private air ambulance.

Travelling from outside the UK

If you're traveling to the Island from outside the UK, you will be responsible for all your own healthcare costs while in the Isle of Man.

It is therefore extremely important that you take out adequate insurance for all trips to the Isle of Man to cover both medical treatment and repatriation to your home country. If you require medical treatment or repatriation and are uninsured, the Isle of Man Government is not able to help and you can expect to have to pay the full cost of treatment and travel home, which can run into tens of thousands of pounds depending on where you live.

What is meant by the UK?

The UK is the United Kingdom of Great Britain and Northern Ireland, which is made up of England, Scotland, Wales, and Northern Ireland. This means that only residents from these four constituent nations of the UK are entitled to free emergency healthcare when visiting the Isle of Man.

The UK does not include the Republic of Ireland (Eire), Jersey, Guernsey, or any British Overseas Territories (e.g. Gibraltar, Bermuda etc).

What if I fall ill in the Isle of Man without insurance?

We cannot overstate how important it is to have adequate insurance in place before visiting the Isle of Man.

If you require medical treatment or repatriation, and you do not have insurance cover, the Isle of Man Government will not be able to offer financial assistance. Neither would the government of your home country - even for UK repatriation.

We strongly recommend that you take out adequate insurance cover and make your specific needs clear to the insurance provider. Remember to read your policy document before travel.

What if I'm studying full time in the Isle of Man?

Students who are able to prove that their course on the Island lasts more than six months are classed as Isle of Man residents, so would not need insurance whilst on the Island.

What is meant by repatriation?

Repatriation is a term used to describe the process of returning a person back to their home country. In terms of medical repatriation, this includes when normal travel plans have been disrupted by ill-health.

For example if you miss a flight because of a stay in hospital whilst in the Isle of Man, it is up to you, or your insurance company, to arrange your transport home. This cannot be done by the airline or ferry operator, or by the Isle of Man Government.

How much does repatriation cost?

The actual costs would depend on many things, such as the distance of the journey, the nature of your condition, whether an air ambulance was required, and what specialist equipment and medical staff may be needed

It is not uncommon for repatriation by air ambulance to reach sums of £20,000 just for the Isle of Man to UK, and the cost would be considerably more to other countries.

Do I need to provide any proof of identity when I travel?

Whilst all UK residents have an NHS number, travelling with photographic ID is recommended as it may be requested by the healthcare provider.

I have a European Health Insurance Card (EHIC) / Global Health Insurance Card (GHIC) or Provisional Replacement Certificate (PRC) – does this entitle me to free healthcare on the Island?

Those with an EHIC, UK GHIC, new UK EHIC or UK PRC are covered by the Reciprocal Health Arrangement.

The Isle of Man is not part of the European Union (EU) or the European Economic Area (EEA) so EU/EEA residents will require appropriate insurance when travelling to the Isle of Man.

What is meant by insurance and why is it required?

Whilst the Isle of Man has a National Health Service that is funded from taxation and free at the point of delivery, this is only available to Isle of Man residents.

This means that unless you're a UK resident, and therefore are covered for some treatment by virtue of the reciprocal healthcare agreement, you need to make arrangements for cover for **any** medical treatment that may be needed when you travel to the Isle of Man.

If you require healthcare in the Isle of Man and don't have insurance, the burden of payment is yours and not the responsibility of the Isle of Man Government or your home country.

Given the significant cost of healthcare, self-funding (i.e. paying for your own care) when visiting the Isle of Man is rarely possible, and it is for this reason that we strongly recommend that visitors have adequate insurance to provide cover in case they need medical care.

Where can I get insurance from?

It is up to you to source insurance, as the Isle of Man Government cannot endorse any particular policies or companies.

If you're a UK resident you need to make sure that your policy covers repatriation from the Isle of Man. It is important that you make your specific needs clear to the insurance provider, and make sure that the policy covers these.

In particular, it is very important to make sure that when applying for insurance, you declare any pre-existing medical conditions. Some policies will cover you for these without any additional cost, whilst some may increase the premiums to cover the higher risk.

If you have pre-existing medical conditions, it is worthwhile checking with several companies.

It is also worth checking to see if any bank accounts, credit cards or society memberships that you may have automatically provide health insurance cover if you travel. Some do, but again it is important to make sure that they cover your needs.



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