

MAKE SURE YOU'RE COVERED

INSURANCE WHEN VISITING
THE ISLE OF MAN



Department of Health and Social Care

Rheynn Slaynt as Kiarail y Theay



**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 insurance.

UK residents travelling to the Isle of Man

The Isle of Man and the UK have a reciprocal healthcare agreement in place which ensures that Isle of Man residents visiting the UK (and UK residents visiting the Isle of Man) have the assurance of receiving urgent healthcare which 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 ensure that they have adequate insurance in place in the event of repatriation being required, as this can be a considerable expense ranging from the purchase of a ferry ticket to the hire of a private Air Ambulance, which can be extremely costly.

Travelling from outside the UK

If you're travelling to the Island from outside of the UK, and therefore responsible for all your own healthcare costs whilst in the Island, you will need to make arrangements for full healthcare cover for the duration of your stay 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?

The vital importance of having adequate insurance in place for visits to the Isle of Man cannot be overstated. If you required medical treatment or repatriation without having the correct insurance cover, the Isle of Man Government would be unable to act or offer financial assistance, nor would the government of your home country (including the UK for repatriation).

It is strongly recommended that you take out adequate insurance cover and make your specific needs clear to the insurance provider, remembering to read your policy documentation before travel.

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

Full-time students who are able to prove that their course on the Island lasts more than six months, are classed as Isle of Man resident, 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.

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, the burden of securing transport home falls to you or your insurance company; and not the airline/ferry operator or the Isle of Man Government.

How much does repatriation cost?

The actual costs would depend on many variables, such as the distance of the journey, whether an Air Ambulance was required and what specialist equipment and medical staff may be necessary - plus the nature of your condition.

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.

I have a European Health Insurance Card (EHIC)/Form E111 - does this entitle me to free healthcare in the Island?

No. The Isle of Man is not part of the European Union (EU) or the European Economic Area (EEA), which is where the EHIC (formerly Form E111) scheme operates. EU/EEA residents will require appropriate insurance when travelling to the Isle of Man.

It is worth noting that even travellers with an EHIC can be required to pay some of the costs of treatment when in EU/EEA countries. The UK Government strongly advises its residents to make certain that they are insured, even if they hold an EHIC.

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 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 arise 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 viable, and it is for this reason that we strongly recommend that visitors have adequate insurance to provide cover in the eventuality of them requiring 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 UK resident you need to ensure that your policy covers repatriation from the Isle of Man. In any eventuality it is important that you make your specific needs clear to the insurance provider, and ensure that the policy meets these. In particular, it is very important to ensure 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 therefore 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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