

# Guidance Document

## Channel Island, Northern Ireland and Isle of Man Resident Cover Guidance

The following guidance is designed to provide an overview of policy sections for which cover may/may not apply for non-mainland residents. Please refer to the relevant policy wording for full terms. Each scheme will vary in terms of eligibility points, e.g., length of delays before a claim is considered.



**Single Trip eligibility for UK only trips:** Minimum of one overnight stay providing evidence of a pre-booked return ticket is provided. Refer to Avion and Easy Cover's Trip Definition below.

**Annual Multi-trip eligibility for UK only trips:** Minimum of one overnight stay providing evidence of a pre-booked return ticket is provided. Refer to Avion's Trip Definition below.

**Trip Definition:** *Your travel originally scheduled to begin on your departure date and end on your return date to, within and/or from a location:*

- *at least 100 kilometres away from your primary residence; or*
- *abroad; and*
- *outside your city/town of residence, provided that your travel includes an overnight stay.*

*It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work.*

*In the event of a claim you must be able to provide evidence of a return ticket.*

**Medical Expenses:** Non-medical only, e.g., repatriation.

**Travel Delay & Missed Departure:** claims will be considered for island residents whose journey includes a pre-booked trip to mainland UK prior to an international departure point.

**Trip Abandonment:** Avion's Trip Interruption section will consider claims for island residents whose journey includes a pre-booked trip to mainland UK prior to an international departure point.



**Single trip eligibility for UK only trips:** No restriction however no cover for **medical expenses & repatriation** if trip is less than 2 nights pre-booked accommodation

**Annual multi-trip eligibility for UK only trips:** Minimum of 2 nights pre-booked accommodation

**Medical & Repatriation Expenses:**

Non-medical only, e.g., repatriation, provided the trip meets the minimum 2 nights pre-booked accommodation eligibility.

**Hospital Transfer Costs covered up to £5000**

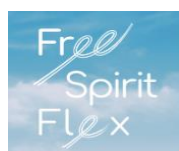
**Return Home Costs covered up to £2500**

**Additional Expenses covered up to £500**

**No cover for medical treatment in the UK**

**Travel Delay & Missed Departure:** claims will be considered for island residents whose journey includes a pre-booked trip to mainland UK prior to an international departure point.

**Trip Abandonment** Ready2Go will consider claims for island residents travelling to the mainland under their Travel Delay/Holiday Abandonment section.



**Single Trip Eligibility:** Trip must include at least 2 nights booked accommodation.

**Annual multi-trip Eligibility:** Trip must include at least 2 nights booked accommodation.

**Medical Expenses:** Non-medical only, e.g., repatriation.

**Delayed Departure and Trip Abandonment:** The insurer has agreed that:

*If you are a resident of Northern Ireland, Channel Islands or the Isle of Man and are travelling from your home to another final/International point of departure in the UK within 24 hours to reach your destination abroad, this section shall apply for both the point of departure where your home is, and the final point of departure within the UK.*



**Single trip eligibility for UK only trips:** Minimum of 1 night pre-booked accommodation.

**Annual multi-trip eligibility for UK only trips:** Minimum of 2 nights pre-booked accommodation.

**Medical & Repatriation Expenses:** Non-medical only, e.g., repatriation.

**Travel Delay and Missed Departure:** Claims will be considered for island residents whose journey includes a pre-booked trip to mainland UK prior to an international departure point.

**Trip Abandonment:** Claims will be considered for island residents whose journey includes a pre-booked trip to mainland UK prior to an international departure point.



**Escape is our Staycation product. This scheme will not appear for EU/WW destinations.**

**Single Trip eligibility for UK only trips:** Cover applies for trips solely within the United Kingdom which involve at least 1 nights overnight stay away from your home. AMT not available with Escape.

#### **Medical & Repatriation Expenses**

Non-medical only, e.g., repatriation

**Hospital Transfer Costs covered up to £5000**

**Return Home Costs covered up to £2500**

**Additional Expenses covered up to £500**

**Travel Delay & Missed Departure:** claims will be considered for residents of an island travelling to mainland UK with pre-booked travel arrangements only. Refer to the PW for terms and limits.

**Trip Abandonment:** Escape will consider claims for island residents travelling to the mainland under their Travel Delay/Holiday Abandonment section.



Our Fit4Travel scheme is not available for Channel Island/IOM residents. The scheme will not appear if a Channel Island/IOM postcode is entered on the submission.

**Single trip eligibility for UK only trips:** Trip must include at least 2 nights booked accommodation in a hotel, motel, bed & breakfast, cottage or similar accommodation rented for a fee.

**Annual multi-trip eligibility for UK only trips:** Trip must include at least 2 nights booked accommodation in a hotel, motel, bed & breakfast, cottage or similar accommodation rented for a fee.

**Medical & Repatriation Expenses:** Non-medical only, e.g., repatriation.

**Travel Delay and Missed Departure:** No Cover for Trips within the UK.

**Trip Abandonment:** No Cover for Trips within the UK.



**Single Trip Eligibility for UK only trips:** Trip must include at least one night pre-booked accommodation.

**Annual multi-trip Eligibility for UK only trips:** Trip must include at least one night pre-booked accommodation.

**Medical & Repatriation Expenses:** Non-medical cover only, e.g. Repatriation. Up to a maximum of £1,000.00.

**Travel Delay & Missed Departure:** No Cover for Trips within the UK.

**Trip Abandonment:** No Cover for Trips within the UK.