

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: The 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 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.



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 (Silver & Gold only).

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 (Silver & Gold only).