

Re-d Alert from Reed Insurance- Travel to the UK and Medical Cover

1. We have taken the decision to send this, our first Re-d alert, in view of the misunderstandings already spreading through Jersey concerning insurance cover for Medical Treatment Costs in the UK from 31-3-2009 once the reciprocal health agreement ceases.
2. We have been preparing the capability to issue this sort of message since the re-launch of our web site 3 months ago. You were due to hear from us first at the end of this month once our second prize draw winner was known.
3. In view of the importance of this issue, we have brought things forward. We are confident that all persons who have opted out of such correspondence have been excluded from this alert, but just in case our hurriedly prepared email includes one or two recipients it shouldn't may I apologise to you now. Hopefully when you read this content you might opt back into our distribution list!
4. So far I have heard on local radio today statements being made by various people that travel insurance cover only applies:
 - a. If you are going to the UK and have at least 2 pre-booked nights of hotel accommodation
 - b. When you are not staying with friends
 - c. Does not apply to single day business trips
 - d. Does not apply at all, as you are not leaving the UK
5. This may be true for certain insurance policies, **but rest assured** that all annual travel insurance policies issued by us through Lloyds of London (Impact Underwriting and/or Canopus) DO NOT limit cover as described above. Such policies have a policy number which starts with IAT. Our policies have been worded specifically to cover Channel Island residents and are not ordinary UK policies designed for UK residents!
6. All insurance policies have limits to the cover they provide; otherwise the cost of cover would be too much. However most standard limitations can be amended if we are asked to do so in advance. For example a maximum journey length of 60 days or the exclusion of so called "dangerous sports" such as white water rafting or similar.
7. Many of you may have health insurance cover and depending on its terms it too could also provide the cover you need.
8. We are always happy to answer questions you may have concerning this new risk in our lives, do call us on 835200 to discuss your particular concerns. Remember annual cover for one adult can cost from as little as £66 per year rising to £149 per year for a family of 2 adults and 2 children under the age of 18. Peace of mind in this case can be achieved for a modest cost.
9. This will be an evolving story, please keep an eye on our website where we will ensure update information is available from 9th March 2009. Also further details are available at www.gov.je/ukhealthcosts