

Guidance Document

IOM Residents travelling to mainland UK



Single Trip eligibility: Minimum of 1 night pre-paid accommodation.

Annual Multi-trip eligibility: Minimum of 1 night pre-paid accommodation.

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

Avion define a trip as per below:

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.*

Repatriation Expenses: Avion cover reasonable costs for repatriation within the UK

No cover for medical treatment in the UK

Note: No cover for emergency dental treatment in the UK

Travel Delay: claims will be considered for residents of the IOM travelling to mainland UK in line with trip definition above. Refer to the PW for terms and limits.



Single Trip eligibility: Cover applies for trips solely within the United Kingdom which involve at least 1 nights overnight stay away from your home.

Medical & Repatriation Expenses

Escape will cover emergency medical and repatriation expenses within the UK and to the IOM up to £100,000.

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 the IOM travelling to mainland UK with pre-booked travel arrangements only. Refer to the PW for terms and limits.

Ready2Go
Underwritten by



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

Annual multi-trip eligibility: Minimum of 2 nights pre-paid accommodation

Medical & Repatriation Expenses:

Ready2Go do cover repatriation within the UK and to the IOM up to £10,000

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

Note: No cover for emergency dental treatment in the UK

Travel Delay & Missed Departure: this section applies for delays only at the final point of international departure point from and to the United Kingdom. Cover is extended to residents of the IOM travelling to mainland UK with pre-booked travel arrangements only.



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.

In the event of a claim the insured would be expected to provide proof of travel arrangements.

Medical Expenses: Non-medical cover only. Cover is for non-medical claims which are incurred by you becoming ill in the UK such as Additional accommodation expenses.

Repatriation: Repatriation to the IOM is covered up to £10,000 if medically necessary.

Travel Delay and Missed Departure: Cover applies only to an international departure point, no cover for trips within the UK, Channel Islands of Isle of Man.



Single trip eligibility: Minimum of 2 nights pre-paid accommodation.

Annual multi-trip eligibility: Minimum of 2 nights pre-paid accommodation.

Medical & Repatriation Expenses:

Non-medical cover only, e.g., repatriation.

Travel Delay: Claims will be considered for residents of the IOM travelling to mainland UK with pre-booked travel arrangements only. Refer to the PW for terms and limits.